

Hafa Adai!

CNMI public debt lowers, Guam more than doubles. **PAGE 2**

Ex-cop in extortion case pleads guilty, gets 2-year sentence. **PAGE 5**

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75¢

NAP increases eligibility rules

Effective Oct. 1, 2017, the local food stamp program, administered by the Nutrition Assistance Program office, increased its income eligibility standards by 14 percent.

The income eligibility standards, commonly referred to as the "income guidelines" or "income brackets," are the gross monthly income thresholds used by NAP in determining if a

household is eligible for food stamp assistance.

For example, the prior rule allowed a household of four to be eligible for

See NAP on Page 4

IN LAWSUIT TO CLEAR TITLE OF LAND ON CAPITAL HILL

2 siblings question why others are not included in suit

» **Siblings file in court declaration of their late father, deed of gift**

By **FERDIE DE LA TORRE**
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REPORTER

The two siblings of Sen. Paul A. Manglona (Ind-Rota) question why the senator did not include their other

siblings in his lawsuit against them over a disputed piece of land on Upper Capital Hill.

Priscilla M. Torres and her brother, Thomas A. Manglona, both adminis-
See SIBLINGS on Page 4



Beetle breeding traps deployed on Rota

Department of Lands and Natural Resources staffers and Quarantine personnel inspect a fallen coconut tree for coconut rhinoceros beetle larvae. Inset shows Rota forester James Manglona holding up a larva found within the decaying coconut tree.

CONTRIBUTED PHOTO

Over 14 coconut rhinoceros beetle breeding traps have been deployed on Rota and that an islandwide assessment with the CNMI Forestry team is ongoing, according to James Manglona of the CNMI Forestry-Rota office.

Manglona recently informed acting Lands and Natural Resources secretary Augustin Kaipat that containment efforts on Rota are ongoing with 14 breeding traps 100 feet apart, secured with pheromone lure and gill nets.

"More traps are expected to be deployed throughout the coming

See BEETLE on Page 4

2 in alleged jobs scam acquitted

By **FERDIE DE LA TORRE**
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REPORTER

Two of the five persons charged in an alleged fake jobs scam were acquitted yesterday.

U.S. District Court for the NMI designated Judge John C. Coughenour acquitted the two female suspects, Shahinur Akter and Analyn Nunez, in response to the defense's motion for acquittal.

Coughenour said there was insuff-
See SCAM on Page 4



INSIDE

HOME



INSIDE-SUPPLEMENT

The *Saipan Tribune* comes out today with a supplement on making your house a home.



WORLD

Spanish authorities gave Catalonia's separatist leader five days to explain.

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LIFE & STYLE

The original prints of 445 rare photos taken by American astronauts are being sold.

PAGE 35



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Local

CNMI public debt lowers, Guam more than doubles

By ERWIN ENCINARES
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REPORTER

In terms of public debt, the CNMI is doing better than Guam, based on the U.S. Government Accountability Office's public debt report on the five U.S. territories.

According to the report, the CNMI's public debt went down from \$251.7 million in fiscal year 2005 to \$144.7 million in fiscal year 2015—a decline of \$107 million.

Comparatively, Guam's public debt more than doubled—from almost \$1 billion

in fiscal year 2005 to \$2.5 billion in fiscal year 2015, the GAO report noted.

The CNMI government issued a general obligation bond of about \$100.5 million in fiscal year 2007. The money raised was used to refinance two prior bonds issued during fiscal years 2000 and 2003, with most of the CNMI's bonded debt outstanding scheduled to mature in 2030 or later.

Between fiscal years 2005 and 2015, public debt outstanding as a share of gross domestic product, or GDP,

grew from 23 percent in fiscal year 2005 to 26 percent in fiscal year 2007 before ultimately falling to 16 percent at the end of fiscal year 2015, while bonded debt outstanding as a share of GDP was 14 percent for both fiscal years 2005 and 2015, but spiked to 19 percent in fiscal year 2011.

The CNMI public debt per capita reportedly declined from about \$4,199 per person in fiscal year 2007 to \$2,776 per person in fiscal year 2015.

Guam's public debt, on the other hand, increased in fiscal years 2008 to 2015 at an average of 13 percent per year.

Majority of Guam's public debt is said to be in the form of bonds. The bonds comprise between 93 to 97 percent of total public debt outstanding from fiscal years 2005 to 2015 and are scheduled to mature in 2027 onwards.

Guam's total public debt outstanding as a share of GDP increased from 24 percent to 44 percent between fiscal years 2005 and 2015, while bonded debt outstanding shared a similar growth from 22 percent of GDP to 42

See DEBT on Page 4

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Pot bill undergoes fine-tuning

The Senate Committee on Judiciary, Government, and Law, which is working on a bill that proposes to regulate marijuana use in the CNMI, recently inserted provisions to amend the bill.

The committee, in a meeting last Tuesday, amended Sen. Sixto Igisomar's (R-Saipan) Senate Bill 20-62, a bill that seeks to regulate cannabis use in the CNMI—

given that the bill is approved at the senatorial districts that voted for it.

Because of this, S.B. 20-62, even if signed by the governor, will not become law unless it garners a simple majority vote that voters will have to vote on at the next Commonwealth elections.

The JGL amendment also specified that SB 20-62 would only apply in the senatorial

districts where the legislation passes the vote, meaning if the second senatorial district does not garner enough votes to pass the bill but the first senatorial district garners does, then cannabis would remain illegal on Tinian.

If all three senatorial districts do not garner enough votes, then the bill would not become law.

To be a purchaser of marijuana, you must be at least 21 years old. *(Erwin Encinares)*

House passes landlord and tenant act

The House of Representatives passed last Wednesday on Rota a bill that sets the ground rules between a landlord and a tenant.

House Bill 20-119 passed the House with a vote of 17-0, with three excused members. Vice Speaker Janet Maratita (R-Saipan) authored the bill.

H.B. 20-119 outlines the duties and responsibilities of landlords as well as tenants, both for the protection of one another.

According to H.B. 20-119, a landlord must comply with the requirements of all applicable building and housing codes related to health and safety; make the repairs necessary to maintain the premises in a fit and habitable condition; maintain a safe working order of all electrical, plumbing, sanitation, ventilation, and air-conditioning as well as eleva-

tors; and provide and maintain garbage containers.

Although it is the responsibility of the landlord to make all repairs and to provide the appropriate removal of garbage, the landlord and the tenant may agree that the tenant

may perform these duties.

The tenant, according to H.B. 20-119, shall keep the dwelling unit and premises clean and safe; dispose of garbage; not deliberately damage the premises; not use up all power, water, and others in common areas; and not disturb the neighbors. *(Erwin Encinares)*

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SIBLINGS

From Page 1

trators of the estate of their late mother, Bernadita A. Manglona, asked the Superior Court to include their other siblings as necessary parties in Paul Manglona’s lawsuit.

If not, the two asked the court through their lawyer, Samuel I. Mok, to dismiss the lawsuit for failing to include the other parties.

Mok said that Paul Manglona knew that six of the eight heirs of their late father, Prudencio T. Manglona, have a claim to the 4,181-square-meter land, yet he did not include them in his suit.

Mok said this is because, on July 26, 2013, Prudencio T. Manglona, conveyed the lot to all of his children as tenants in common via a deed of gift.

Mok said the deed of gift was notarized and recorded on Sept. 17, 2013.

Mok showed the court a copy of the deed of gift, which was notarized by Imelda R. Mendiola, and a copy of Pru-

dencio T. Manglona’s declaration dated April 10, 2014.

In the document, Prudencio T. Manglona stated that the purpose of his declaration is to clarify his intentions with regard to the property.

Prudencio T. Manglona said that sometime in December 2013, his son, Paul Manglona, told him that he was being sued by the administrators of the Bernadita Manglona estate over the property.

However, Prudencio T. Manglona said, in January 2014, the administratrix of the Bernadita Manglona estate told him that Paul Manglona has not been sued.

He said it remains his position that the deed of gift he had executed on July 26, 2013, including the Upper Capital Hill property, is valid and enforceable.

Prudencio T. Manglona said he signed the July 26, 2013, deed of gift voluntarily and that he was conveying his entire interest in the property to his children.

He said it has always been his and his wife Bernadita

Manglona’s intention to transfer their ownership in the property to their children, with each of them getting a 1/8 interest in the lot, containing 4,181 square meters.

Mok said that Prudencio T. Manglona, as spouse of Bernadita A. Manglona, had at least a 50 percent ownership interest in the lot since Bernadita A. Manglona acquired the property while they were married to each other.

Mok said in his complaint, Paul Manglona sued Priscilla Torres and Thomas A. Manglona in their personal capacities but did not sue the other five beneficiaries of the deed of gift.

The five are Vincent A. Manglona, Associate Justice John A. Manglona, Charles A. Manglona, the estate of Francisco A. Manglona (through his living heirs), and Prudencio A. Manglona.

Mok said the beneficiaries in the July 26, 2013, deed of gift have an interest in Paul Manglona’s lawsuit in that they each are claiming an individual ownership interest

in the land.

The fact that Paul Manglona did not include them as defendants in his lawsuit impairs or impedes their ability to protect their ownership interest, Mok said.

Mok said the fact that the estate of Bernadita Manglona was named a party in this quiet title action does not provide the individual beneficiaries with adequate protection as their claim to ownership of the lot is independent and different from the arguments and claims being made by co-administrators Priscilla Torres and Thomas A. Manglona.

Mok said it appears quite appropriate that a quiet title action that fails to join known claimants to the real property warrants dismissal as it would be a waste of judicial resources to issue a judgment that is unlikely to actually “quiet title.”

Mok said Paul Manglona sued the wrong party by naming the estate of Bernadita Manglona as a defendant when the estate itself lacks capacity to be sued.

Sen. Manglona recently

asked the court to issue an order to appear or file pleadings against anyone claiming any legal, right, title, or interest in the subject land.

Manglona, through counsel Mark A. Scoggins, asked the court to give defendants who have claims to the land 30 days to appear or file pleadings in his lawsuit.

“Such an order is appropriate in an action to adjudicate an interest in real or personal property when a defendant cannot be served within the Commonwealth,” Scoggins said.

A longer version of this story is available at www.saipantribune.com

SCAM

From Page 1

ficient evidence to convict Akter and Nunez.

He denied, however, the motion for acquittal for TBK Auto Cares owner David Trung Quoc Phan, Muksedur Rahman, and Md. Rafiqul Islam.

Akter is the wife of Rahman. Nunez is the fiancée of Phan. Rahman and Islam are brothers.

Nunez cried soon after hearing her acquittal. King and her legal assistant, Glennis Yumul Gamboa, hugged her to calm her down.

Akter only cried as soon as the judge left the courtroom, apparently as her translator had just explained her acquittal.

Akter was charged with one count of mail fraud and two counts of fraud in foreign labor contracting.

Nunez was charged with one count of mail fraud and one count of fraud and misuse of visas and permits.

The lawyers for the remaining defendants—Phan, Rahman, and Islam—are expected to call their witnesses when the trial resumes Monday.

Phan is charged with two counts of mail fraud, three counts of fraud in foreign labor contracting, and one count of fraud and misuse of visas and permits.

Rahman is charged with

two counts of mail fraud and three counts of fraud in foreign labor contracting.

Islam is charged with one count of mail fraud and three counts of fraud in foreign labor contracting.

The U.S. government rested its case yesterday after the testimony of its last witness, Homeland Security Investigations Task Force officer Jesse Dubrall.

Daniel Guidotti, the lawyer for Akter, spoke for his client yesterday, saying that Akter is happy about her acquittal on all charges.

“We believe that the court reached the correct result,” Guidotti added.

Guidotti had argued to the court that there was not enough evidence to convict Akter. The judge agreed.

“So the judge dismissed the case as a matter of law,” Guidotti said.

Nunez’s lawyer, Janet H. King, said that Coughenour’s judgment of acquittal for Nunez “means that the U.S. government failed to prove, beyond a reasonable doubt, that Ms. Nunez committed any of the acts charged in the indictment.”

“Ms. Nunez is grateful for this day because justice has been served,” King added.

As of press time yesterday, the prosecution did not comment about the acquittal of Akter and Nunez.

NAP

From Page 1

food stamp assistance if it has monthly gross earnings of \$1,277. NAP has now increased that to income threshold for fiscal year 2018 to \$1,451 a month.

The income eligibility standards are the approved guideline used to compare against a household’s gross monthly income from any source such as wages, social security pensions, retirement pensions, rental income, monetary contribution, child support payments, etc., and whether such income does not exceed the income limits for eligibility.

The income determination is based on gross, and not net income, which means the amount sought for eligibility is the amount before taxes and other deductions.

The income eligibility standards for fiscal year 2018 is now as follows:

INCOME ELIGIBILITY STANDARDS Effective Oct. 1, 2017 to Sept. 30, 2018	
Household Size	Rota, Tinian, Saipan
1	\$841
2	\$1,045
3	\$1,252
4	\$1,451
5	\$1,656
6	\$1,861
7	\$2,071
8	\$2,267

Recipients of Supplemental Security Income from the Social Security Administration are exempted from the income eligibility standards. SSI recipients who apply for NAP assistance are automatically eligible and shall receive the approved fiscal year 2018 minimum allotments based on the location the recipient is residing. Each SSI recipient shall receive a minimum allotment of \$38 on Rota, \$32 on Tinian, and \$29 on Saipan.

In addition to the income eligibility standards, NAP also determines eligibility from two other criteria: the resources eligibility standards and the citizenship/alien status requirement. Generally, these three criteria have to be met in order to qualify for nutrition assistance.

Resources basically applies to only “accessible” or “readily negotiable” liquid assets at the banks such as savings, checking accounts, time certificate of deposits, savings bonds, other negotiable instruments and cash on hand.

The resources eligibility was increased 13 percent and 17 percent, respectively, for fiscal year 2018. A household’s combined resources must not exceed the resources eligibility standards to

qualify for NAP assistance.

RESOURCES ELIGIBILITY STANDARDS Effective Oct. 1, 2017 to Sept. 30, 2018	
Household of one and households that do not contain a member age 55 or older	Limit \$2,250
Households of two or more members, one or more of whom are either age 55 or older or are disabled	Limit \$3,500

In addition, participants shall be verified to be one of the following to meet the citizenship or alien status requirement: U. S. citizen; U.S. national; an alien granted asylum under section 208 of the Immigration and Nationality Act; a refugee who is admitted to the United States under section 207 of such Act; certain aliens whose deportation is being withheld under section 243 (h) of such Act; and lawfully admitted for permanent residence under the Immigration and Nationality Act, provided five years elapsed since the aliens’ entry into the United States.

Despite the increases to the income and resources eligibility standards, the maximum monthly benefit allotments have been reduced in fiscal year 2018.

The maximum monthly benefit allotments for Rota/Northern Islands have been reduced by 6 percent, for Tinian 7 percent, and Saipan 8 percent.

For example, a household size of four on Rota was reduced from \$957 to \$897, on Tinian \$804 to \$744, and on Saipan \$748 to \$686.

Below is the maximum monthly benefit allotments for fiscal year 2018:

MAXIMUM MONTHLY BENEFIT ALLOTMENT Effective Oct. 1, 2017 to Sept. 30, 2018			
Household Size	Rota/Northern Islands	Tinian	Saipan
1	\$269	\$223	\$206
2	\$491	\$407	\$376
3	\$703	\$583	\$538
4	\$897	\$744	\$686
5	\$1,061	\$880	\$811
6	\$1,204	\$999	\$921
7	\$1,410	\$1,170	\$1,079
8	\$1,604	\$1,331	\$1,227

Applications are available at the Certification Unit on the ground floor of the NAP office at the JTV building in As Lito. Applications that have been filled out and signed may be submitted at the same office at the Certification Unit during office hours from 7:30am to 4:30pm.

For more information, contact the NAP Administration Office at 237-2842 or 237-2843. (PR)

BEETLE

From Page 1

weeks,” he said.

The beetles were first discovered last Thursday at the Tweksberry Beach Park, southwest of the West Marina on Rota.

He said the surrounding areas need to be sanitized.

A CNMI Forestry-Rota office crew is currently piling compost, mulch, and green waste within 100 to 200 feet around the infested site for incineration.

According to Kaipat, one adult beetle has already been caught by a trap on Monday

and two on Tuesday.

“Over 20 adults have been collected so far and about a gallon of larvae have been removed. DLNR crew is currently conducting islandwide assessment to determine range beyond the breeding grounds.

“We are alerting the general public about this destructive pest and more developments will be forthcoming,” Kaipat said.

He said that DLNR has initiated increased quarantine protocols at the airport to inspect all cargo and luggage going out of Rota.

To report a sighting, call CNMI Forestry at 256-3321 or DLNR at 322-9834. (PR)

DEBT

From Page 2

percent of GDP for the same period.

Guam’s public debt per capita reportedly more than doubled between fiscal years

2005 and 2015, with total public debt per capita rising from \$6,270 per person in fiscal year 2005 to \$15,323 per person in fiscal year 2015 while bonded public debt outstanding increased from \$5,810 per person to \$14,759 per person for the same time period.

Ex-cop in extortion case pleads guilty, gets 2-year sentence

By **FERDIE DE LA TORRE**
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REPORTER

A former police officer charged with extorting \$300 from a motorist pleaded guilty yesterday as part of a plea deal and was slapped with a two-year prison sentence.

Travis Dela Cruz Iglecias, 25, pleaded guilty to theft by extortion and misconduct in office.

Superior Court Associate Judge Joseph N. Camacho sentenced him to six years in prison, all suspended except for the first two years, which he has to serve without the possibility of parole. Iglecias got seven days of credit for time served.

After completing the prison term, he will be placed on three years of supervised probation.

"It is obvious to this court that Travis Iglecias lacks the character to be in law enforcement," Camacho said.

He said as this conviction will mean that Iglecias will never again carry a badge and wear a police uniform, although it would be unfair to criticize the whole Department of Public Safety for the action of one person.

"It is absolutely clear that the blame for these crimes belongs to Travis Iglecias," the judge said.

Iglecias was ordered to pay \$300 in restitution to the victim, \$300 in probation fees, and \$25 in court costs. He was required to perform 500 hours of community service.

Police said that Iglecias, at the time a police officer, pulled over a vehicle being driven by Li Yong Rong and threatened to put her in jail if she would not have sex with him or pay him \$300. After the woman allegedly paid him \$300, Iglecias released her from custody at her house.

Defense counsel Matthew Holley served as counsel for Iglecias.

The jury trial was supposed to commence on Nov. 13, 2017.

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Barbara Alberti to return as AMP superintendent

SAN FRANCISCO—The National Park Service has named Barbara Alberti superintendent of the War in the Pacific National Historical Park in Guam and American Memorial Park in the CNMI.

These two units of the National Park Service are located west of the international dateline at the eastern edge of the Philippine Sea and south of Japan.

Alberti served as the parks' superintendent from 2009 to 2013.

"Barbara's strong collaborative leadership skills and deep knowledge of the parks makes

her well suited for the position," said Laura E. Joss, regional director for NPS' Pacific West Region.

Throughout her NPS career, Alberti has worked in a variety of positions, most recently as the Pacific

West region's lead for conducting internal compliance reviews. She has held temporary superintendent positions at the National Park of American Samoa, and at Pu'u'honua o Hōnaunau and Kaloko-Honokōhau National Histori-



Alberti

cal Parks in Hawaii.

Alberti also spent many years working in parks in Arizona and California, including Coronado National Memorial and Whiskeytown National Recreation Area.

"The employees at these two parks are so dedicated to honoring the lives of those who sacrificed so much for freedom," said Alberti. "It is a privilege to have the opportunity to work with them again. I look forward to reconnecting with old friends, making new ones,

and living in Micronesia again."

Before joining NPS, she served as a Peace Corps volunteer in Senegal, West Africa, as a natural resources extension agent. She collaborated with a German aid organization, promoting cashew plantations in small villages to provide a cash crop from the nuts and improve nutrition with the cashew apples.

Alberti holds a degree in biology from the Massachusetts Institute of Technology. She speaks German, French, Italian, and Wolof. She has published a number of biological

monographs and papers. In her spare time, Alberti enjoys bicycling, swimming, snorkel-

ing, and traveling.

Alberti will arrive in Guam in January. (NPS)

SIS teacher selected for prestigious program

Celia Jang, the advanced Mandarin teacher for Saipan International School, has been selected to participate in the 2017 Chinese Bridge Delegation program in China.

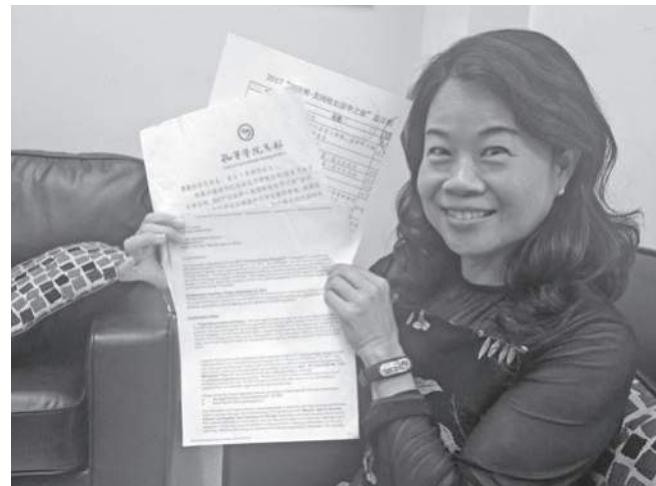
Jang has been teaching Mandarin at SIS for the past 15 years and is one of eight teachers in the world to be selected for this prestigious program.

The Chinese Bridge Delegation is a college board initiative to help support the growth of Chinese education and to build solid foundations for the AP Chinese program. The Bridge Delegation is a weeklong program in China to help educators strengthen their school's Chinese programs and partnerships. Highlights include school visits, cultural activities, and educational workshops. Leaders in K-12 institutions were invited to apply for this unique educational trip to China as guests of Han-

ban/Confucius Institute Headquarters (Hanban).

The delegation provides teachers an opportunity to: visit Chinese K-12 schools, meet with Chinese educators, observe classes, and interact with students; establish meaningful partnerships with Chinese education institutions and network with U.S. colleagues; attend presentations on best practices and gather resources to build and support Chinese language and culture programs; and experience China firsthand and marvel at the rich traditional culture set against stunning modern development.

Jang will travel with the other seven delegates to China on Nov. 2-11 and return to Saipan prepared to teach AP Chinese Language and Culture and having forged a partnership with a sister school in China to enrich both of their schools' educational programs. (PR)



CONTRIBUTED PHOTO

Celia Jang, the advanced Mandarin teacher for Saipan International School, has been selected to participate in the 2017 Chinese Bridge Delegation program in China.



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COMMUNITY BRIEFS**Kagman Community Church offers free rides to church**

Kagman Community Church is offering free rides to church for anyone in the Kagman area. Rides are offered every Sunday for the 6pm worship service. The Sunday worship service includes music, a Bible study, a separate children's Bible study, and a snack. Rides are also offered to the free, monthly Saturday community breakfast. This is held the last Saturday of the month at 9am. KCC also has a monthly potluck on the last Sunday of the month at 5pm.

Please call Zack at 789-8071 if you would like a ride. All ages are welcome. (PR)

Help sought to find missing passport

The public's help is being sought to locate a lost Philippine passport owned by Leopoldo Gatica, with passport number EC 4294173, which was issued on May 31, 2015, and is valid until May 30, 2020. He may be contacted at 4840516. (PR)

Free entrepreneurship training

As part of its Entrepreneur

Training Program, the Latte Training Academy would like to invite any aspiring entrepreneurs to attend their first free training on "Making Your Dream Into a Success," on Oct. 25 at the Latte Training Academy Lab (third floor, Marianas Business Plaza). This training will aid you in understanding the initial steps in getting your business venture off the ground in the CNMI. This training is being held as part of the U.S. Department of Agriculture's Rural Business Enterprise Grant program. Under this program, the Latte Training Academy, Inc. is providing specialized training and

technical services to help new entrepreneurs navigate the CNMI's unique business landscape, as well as tailor their businesses to the specific conditions of the economy. To register or for more information, visit www.lattetrainingacademy.com. (PR)

CNMI-OSHA outreach training on Saipan

The CNMI-OSHA Consultation Program will be conducting a free outreach training on Saipan on Oct. 24 (Tuesday) and Oct. 26, 2017 (Thursday), starting at 9am on both days, at the CNMI-OSHA Consultation Office training room.

Private sector employers

interested in learning about OSHA injury and illness recordkeeping and reporting requirements are invited to participate. Seats are limited, so call Elaine Pangelinan at 664-3156 or email to Elaine.pangelinan@gmail.com to reserve your seats.

Outreach training for Rota and Tinian will be announced at a later date.

This program is voluntary, is not required by OSHA, and does not meet the training requirements of OSHA standards. (PR)

PH consulate to hold NMI outreach

The Philippine Consulate

General in Guam, in coordination with the Office of Honorary Consul Eli Arago, will conduct a mobile consular outreach in the CNMI on Nov. 13, 14, 15, 16, and 17, 2017 (Monday to Friday) at the Pedro P. Tenorio Multi-Purpose Center in Susupe, from 9am to 6pm.

Those who wish to renew their passport, submit your application at the Finasisu Terraces, Apartment Building D, second floor (top of the Mini-Mart Store), Monday to Friday, 9am to 5pm (12pm to 1pm, break time).

For any inquiry about passport renewal, call Mel Santos at 233-6293. (PR)



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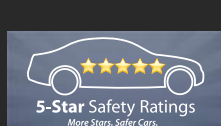
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WICHE program to benefit healthcare students

Healthcare students in the CNMI are now eligible to pursue a degree in 15 Western U.S. states since the passing of a CNMI public law that enables the CNMI to participate in the Western Interstate Commission for Higher Education's Professional Student Exchange Program.

CNMI Public Law 20-08 authorizes the CNMI Scholarship Office to administer the student exchange program, according to Sen. Jude Hofschneider (R-Tinian).

"It has always been the objective to improve services for



CNMI Scholarship Office administrator Rose Pangelinan meets with Sen. Jude Hofschneider, a Western Interstate Commission for Higher Education commissioner, to discuss plans to move forward with the WICHE Professional Student Exchange Program, which will provide more learning opportunities for aspiring healthcare students.

CONTRIBUTED PHOTO

CSO as well as reach out to as many of our students that are in need of assistance while they are in college," said Hofschneider. "What better way

than to create this legislation and partner with [the CNMI Scholarship Office] to administer the program. In collaboration with CSO, we will be able

to closely monitor the students that are enrolled in college and identify the graduates that are ready to return to the CNMI and serve their community."

WICHE was established to promote the sharing of higher education resources across the Western United States, including Alaska and Hawaii. The CNMI became a member in 2012.

WICHE membership provides discounted access to a wider array of degree programs.

Many students from the CNMI have used the WICHE Western Undergraduate Exchange, which allows students from member states and territories to enroll in undergraduate programs in other member states at a large discount.

WICHE's Western Regional Graduate Program allows students to enroll in selected

graduate programs in other member states and pay the resident tuition rate.

In 2016-2017, more than 50 CNMI undergraduates saved an estimate of \$8,900 each and several graduate students saved \$14,900 each on tuition from U.S. higher education institutions.

WICHE has helped save CNMI families a total of \$475,000, a nearly 700 percent return rate in regards to the CNMI's WICHE membership share of \$72,500.

WICHE's PSEP is designed to allow eligible students to enroll in selected out-of-state professional healthcare programs and pay reduced tuition because a support fee is paid by the student's home state.

Eligible CNMI residents are now able to pay reduced tuition for professional healthcare studies in dentistry, medicine, occupational therapy, optometry, osteopathic medicine, pharmacy, physical therapy, physician assistant, podiatry, and veterinary medicine.

The CNMI requires PSEP graduates to return for service. This will provide a key inducement for aspiring CNMI health professionals to return to the CNMI.

"WICHE's Professional Student Exchange Program helps students in remote areas affordably pursue high-demand health care careers at participating colleges and universities—and when these students return home to power their workforce and serve their citizens, their communities reap the benefit," said WICHE president Joe Garcia. "More than 600 students saved nearly \$15 million in tuition last year through PSEP, and I'm excited

See WICHE on Next Page

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FAX: (670) 234-9537

ATTORNEYS FOR Plaintiff

IN THE SUPERIOR COURT OF THE COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS

NORTHERN MARIANAS HOUSING CORPORATION,	:	CIVIL ACTION
Plaintiff,	:	NO. 16-0002
-v-	:	
IRENE DANIEL S. SIGRAH AND BILL J. SIGRAH,	:	
Defendants.	:	

FIRST AMENDED NOTICE OF SALE

NOTICE IS HEREBY GIVEN that, pursuant to an Order issued by the Court in this matter on February 10, 2017, I will sell, at public auction, to the highest bidder, on the terms and conditions set forth hereinbelow, all of the rights, title, and interest of Defendants in and to the following property: Lot no. 011 G 1368, situated in Saipan, Northern Mariana Islands, containing an area of 874 square meters, more or less, as shown on DLS check no. 011 G 25, dated December 9, 1993, Commonwealth Recorder's File no. 96-2568, the description therein being incorporated herein by reference.

Date, Time, and Place of Sale. The sale will be held on Friday, October 27, 2017, at the hour of 1:30 p.m., at the Law Offices of Michael A. White, LLC, Joeten Center, Susupe, Saipan, Northern Mariana Islands. The sale will be open to the general public.

Terms and Conditions of Sale. The Terms and Conditions of Sale may be obtained from the undersigned, either prior to or at the sale. These terms and conditions shall govern the conduct of the sale.

DATED, this 15th day of September, 2017:

/s/ MICHAEL A. WHITE, Auctioneer

Charity R. Hodson (F0487)
Attorney At Law
Plata Drive, Whisping Palms (Chalan Kiya)
P.O. Box 502607 CK
Saipan, MP 96950
Telephone: 670-2341615
Facsimile: 670-234-5749
Attorney For Petitioner Nora Mae Reyes Sablan

IN THE SUPERIOR COURT OF THE COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS

IN THE MATTER OF THE ESTATE OF ASUNCION REYES SABLAN, Deceased.	:	CIVIL ACTION NO. 17-0235-CW NOTICE OF HEARING ON PETITION FOR LETTERS OF ADMINISTRATION
	:	Date: October 19, 2017
	:	Time: 9:00am
	:	Judge: Joseph N. Camacho

TO: THE GENERAL PUBLIC, ANY HEIRS, CLAIMANTS, OR CREDITORS OF THE LATE ASUNCION REYES SABLAN ON HER ESTATE:
NOTICE IS HEREBY GIVEN that Nora Mae Reyes Sablan has petitioned the Superior Court of the Commonwealth of the Northern Mariana Islands to issue Letters of Administration for the Estate of Asuncion Reyes Sablan, the deceased. The attorney for Petitioner is Charity R. Hodson, Attorney at Law, whose address is Plata Drive, Chalan Kiya, P.O. Box 502607, Saipan, MP 96950.

The hearing on the Petition is scheduled to be heard on the date and time set forth above at the Superior Court of the Commonwealth of the Northern Mariana Islands. All interested persons or entities should appear at the hearing.

Any and all person, creditors, or entities having claims against the deceased or his Estate are hereby required by law to file their claims with the Clerk of Court within sixty (60) days of this publication or the claim(s) will be barred. A copy of your claim should also be sent to **CHARITY R. HODSON**, Attorney at Law, at the address herein-above indicated.

Dated this 21st day of September, 2017.
/s/ Clerk of Court/Deputy Clerk of Court

RENE C. HOLMES
LAW OFFICE OF F. MATTHEW SMITH, LLC
2nd Floor, MIC Building, Chalan Monsignor
Guerrero San Jose Village
P.O. Box 501127 Saipan, MP 96950-1127
Telephone Nos.: (670) 234-7455 / 7427
Facsimile No.: (670) 234-7256
Attorney for Petitioner.

IN THE SUPERIOR COURT OF THE COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS

In Re The Estate of	:	Civil Action No. 17-0246
AMENDED	:	
OLIVER WAYNE SHILLING,	:	NOTICE OF HEARING/ NOTICE TO CREDITORS
Deceased.	:	Date: November 30, 2017
	:	Time: 9:00 a.m.
	:	Judge: Hon. Joseph N. Camacho

TO: THE HEIRS, GENERAL PUBLIC AND CREDITORS OF THE DECEDENT OR OF HIS ESTATE

Notice is hereby given that the Petitioner, Lucia Norita Shilling, has filed a Petition For Probate of Will, Appointment of Executor and Letters Testamentary in the above-entitled Estate proceeding pursuant to NMI R. Prob. P 15.

A hearing on the petition will be conducted by the Court on November 30, 2017 at 9:00 a.m. in Courtroom 220, Superior Court. All persons interested are hereby notified to appear at the hearing and show cause, if any, why the order should not be made.

Pursuant to NMI R. Prob. P 21, notice is hereby given to all creditors of the Decedent or his Estate that they must file their claims with the Clerk of Court within sixty (60) days of the publication of this notice. A copy of the claim of any creditor should be sent to Rene C. Holmes at the above indicated address.

Reference is hereby made to the petition for further particulars.

SO NOTICED this 12th day of October 2017.

/s/
RENE C. HOLMES (F0507)
Attorney for Petitioner

Autumn Festival on Oct. 21, 2017

The Marianas Visitors Authority is lending its support to the Autumn Festival organized by the Japanese Society of Northern Marianas on Oct. 21, 2017, at the Sugar King Park in Garapan, from 11am to 3pm. A Katori Jingu Shrine rite will be held beforehand at 10am.

"We are happy to have the Autumn Festival, and we hope many people will come and enjoy themselves," said Keisuke Noguchi, one of the event organizers. "We believe the success of this event will also contribute to the success

of the CNMI."

The festival will feature a bazaar and demonstrations and dances by a Himawari kendo team, a karate team, Saipan Awaodori team, and Katori Shrine dancers.

Food vendors will also be selling popular Japanese foods such as yaki-soba, kara-age, yaki-meshi, tako-yaki, yaki-tori, and more.

Game booths will include ring toss, shooting gallery, super ball, water balloon fishing, and a raffle.

"We're happy to again be

supporting the Autumn Festival of the Japanese Society, and we warmly welcome all residents and visitors to come

experience this fun, educational festival," said MVA Community Projects manager Martin Duenas.

The festival is hosted annually by the Japanese Society in the Marianas as a cultural exchange activity. The MVA

supports the event annually and is working with the Saipan Mayor's Office on site preparation. (MVA)

MVA launches QYER.com, airport ad campaign in China

The Marianas Visitors Authority is projecting outstanding results from two ad campaigns launched in China last week.

The campaigns coincide with China National Day holiday and aim to attract more travel lovers to plan their travel to the Marianas later this year and during the 2018 Chinese New Year holidays.

The MVA is reaching out to the 70 million registered users of QYER.com, China's largest one-stop outbound travel service platform.

Using the top FIT app, the MVA has launched its "Paradise for Everyone" campaign to core users of young adults (45 percent) and adults (29 percent), the same target group

for the Marianas.

In addition, the MVA has launched LED advertisements in Beijing, Guangzhou, and Hangzhou airports, which have direct flights to Saipan.

"Our LED ads will only run for one to two weeks in each airport, but the number of travelers these ads have the potential to reach is phenomenal during this China National Day travel period," said MVA acting managing director Judy Torres. "The return on investment is very favorable for us."

The total number of visitors at the airports in 2016 was 94 million people in Beijing, 59 million in Guangzhou, and 31 million in Hangzhou. (MVA)

WICHE

From Page 8

to welcome the CNMI and its aspiring health care professionals to this program."

The program will be directed under the CNMI Scholarship Office, which will serve as the administrator of the PSEP scholarships and sole certifying officer for students.

CSO will be responsible for producing the guidelines and promulgate the rules in order to effectively implement this chapter for students whose healthcare program of their choice is not readily available at public educational institutions in the CNMI.

"The new opportunities under WICHE PSEP support the CSO's latest venture to grow the CNMI's healthcare workforce. CSO also recently partnered with Washington University in St. Louis School of Medicine to promote success for pre-med students in the CNMI by organizing the Washington University and Mariana Islands Pre-Med Summer Program," said CNMI Scholarship Office administrator Rose Pangelinan. "The newly implemented WUMI program exists to assist pre-med students from the

CNMI prepare for their fields with financial assistance to defray costs. By fully investing in this opportunity for healthcare and pre-med students to participate in programs such as WICHE PSEP and WUMI, the CNMI takes a step closer to its goal of promoting higher education and the return of qualified local healthcare professionals to serve the CNMI."

CSO will be required to submit a report to the governor and the presiding officers of the Legislature every year, containing the number of participating students in the program; the number of students who have completed their healthcare or medical degree; and the number of graduates who have returned to work in the CNMI.

Funding for the WICHE Professional Student Exchange Program will be available in fiscal year 2018. Applications will be available beginning Nov. 1, 2017. For more information, contact Carmen Sablan at wiche@cnmischolarship.net or (670) 664-4752.

Scholarship applications will be open for submission in spring 2018. Applicants who submitted an application by July 1, 2017, deadline do not need to submit another application. (PR)

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The provisions of the CNMI Procurement regulations, NMHC 70-30.3-725 AND 70-30.3-730 Prohibiting Gratuities, Kickbacks and Contingent Fees shall apply.

For more information, contact Ms. Jocelyn C. Seman, Procurement Officer, at (670) 234-6866/9447 during regular business hours, 7:30 a.m. – 4:30 p.m. Monday through Friday, except CNMI holidays.

/s/ Ignacio L. Perez
Board Chairman

/s/ Herman S. Sablan, Director
Division of Procurement & Supply

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Interior pays out \$56M for FSM, Marshalls

A total of \$30,819,840 from the U.S. Department of the Interior has been remitted to the Compact trust fund for the Federated

States of Micronesia, according to assistant secretary for Insular Areas Doug Domenech. At the same time, a total of

\$16,854,600 has been paid out to the compact trust fund for the Republic of the Marshall Islands. An additional partial pay-

ment of \$9,070,200 was also provided separately to the Marshall Islands for ongoing use of the Kwajalein Atoll, a

missile defense test site.

As provided for under the Compact of Free Association agreement, both trust funds were established to contribute to the economic advancement and long-term budgetary self-



Pula

reliance of the people of the FSM and the Marshall Islands, when annual grant assistance

under the Compact expires after fiscal year 2023.

This annual U.S. payment to both trust funds follows a schedule as per Sections 216 and 217 of the Compact.

"These funds represent a continuing commitment of the U.S. government to the people of the [FSM and the] Marshall Islands now and toward the future under the Compact of Free Association," said Domenech. "The funds were transferred as soon as possible in the new fiscal year to ensure timely opportunities for investment and maximum growth."

Nik Pula, Office of Insular Affairs director and trust fund chair, said the value of the FSM trust fund as of June 30, 2017, was \$543,540,314, a preliminary and unaudited figure for fiscal year 2017.

In the case of the Marshall Islands' trust fund, its value as of June 30, 2017, was \$341,576,083, again a preliminary and unaudited figure for fiscal year 2017.

For more information on both trust funds visit <https://fsmcfatf.com> and <https://rmicfatf.com/>. (PR)

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Thursday, October 19th, 2017

8:30am—10:00am

Location:

CDA Board Room, 1st Floor, San Jose

Presented by:

Donna Krum,

Friends First Marketing, Inc.



Donna Krum is the President of Friends First Marketing, Inc. The company's expertise is in bringing new patients to the dental community, and is also the Plan Administrator for The Island Smiles Discount Dental Plan. Upon meeting her dentist husband, Nelson, she left the insurance world and learned everything she could about managing and marketing for dental practices. In her Regional Marketing position with a national dental management company, she was recognized nationally for her marketing skills and putting "butts in the seat" to grow dental practices. Because of her involvement with the Chamber, one of her offices became the first \$1,000,000 dental practice in the region.

In addition to being a Chamber Board member, Donna is also the Co-leader of the Saipan Compassionate Friends group, Secretary of the NMI Soroptimist Group, and serves as the co-chair of the Chamber's Small Business Committee. She is also an active mentor for the Chamber's Saipan Young Professionals.

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THE CNMI'S FIRST DAILY NEWSPAPER

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MEMBER

AP The Associated Press

Pacific Islands News Association

EDITORIAL

Will Congress save us if Trump decertifies the Iran nuclear deal?

For months President Donald Trump's top advisers and a chorus of national security and defense experts have been telling him that the U.S. should stick to the Iran nuclear accord negotiated by the Obama administration in 2015. Despite the fact that the deal isn't perfect, it still may be our last best chance of preventing Tehran from getting the bomb within a decade. The pact hammered out between Iran, the U.S. and its partners certainly could be improved upon. But Trump's continued hints that he may blow it up and start all over again with the expectation that somehow new talks will produce a better outcome is dangerously unrealistic.

Yet this week the president is expected to announce the initial steps toward unraveling the Iran nuclear accord by refusing to certify that country's compliance with the terms of the deal and by failing to assure Congress the agreement is in the U.S. national interest, as required by law. Though the president has signed off on the deal twice since taking office, he's been signaling for weeks now that he wouldn't do so again. As a practical matter the result of such a refusal will be to toss a political hot potato of his own making into Congress' uncertain hands.

It would then be up to the legislative branch to decide whether to reimpose crushing economic sanctions on Iran with the hope of forcing it back to the bargaining table—a strategy virtually no one outside the tiny circle of ideological extremists who have the president's ear believes would work. Nor do America's allies in Europe, who've already announced their opposition to the re-imposition of sanctions, think much of a plan that would leave the U.S. diplomatically isolated in its dispute with Iran.

Given that reality, there is a strong chance that Congress would punt and not take any action at all, leaving the issue hanging. But the uncertainty and indecisiveness that conveys would surely represent a setback to U.S. influence around the world at a time when foreign leaders are anxiously trying to gauge whether the U.S. can be relied on to live up to its commitments. In the worst-case scenario Congress could allow itself to be bullied into renewing some form of sanctions, however superficial or inconsequential, that would then give Tehran an excuse to repudiate the deal altogether and resume its race to build a bomb.

The fact that Iran has held up its side of the bargain so far is an indication that the deal is working pretty much as intended and that nothing fundamental has changed since the last time Trump certified the accord. The Tehran government hasn't suddenly become a benevolent actor on the world stage, but the agreement was never designed to address its ballistic missile program or support for terror

See WILL on Next Page



The making of a moronic insight

Summertime in The Swamp has always been sticky. But by midday on July 20, things had gotten so bad for President Donald Trump that even the fake news was proving real.

The thermometer had soared to 97 by the time Trump's motorcade crossed the Potomac and arrived at the Pentagon on that Thursday for yet another war-and-peace briefing. Before that meeting was over, the president would reportedly talk about significantly increasing the U.S. nuclear arsenal (according to an NBC News scoop). His staff would be shocked and Secretary of State Rex Tillerson would reportedly be moved to later opine to other attendees that his boss was a "moron."

But what is little-understood is the crucial context in which that historic footnote to the American presidency occurred. For it came in a chaotic week emblematic of Trump's self-delusional, wackadoodle presidency.

Things had really begun spinning out of control the day before, on which Trump had about as big a bad news day as you could imagine. Wednesday morning's headlines were that Senate Republicans were giving up hopes of fulfilling Trump's (and Republicans') campaign promise to repeal and replace Obamacare. (Who knew health care could be so complicated?) Meanwhile, Trump's staff was in disarray—nobody could do anything the way The Boss really wanted it.

Trump met in the Situation Room with his top national security team on what to do about the apparently unstoppable yet unwinnable Afghanistan War. "Trump rattled his national security advisers by suggesting he might fire the top U.S. commander of the war and comparing the decision-making process on troop levels to the renovation of a high-end New York restaurant," this week's NBC News scoop, sourced to meeting participants, said.

Meanwhile, another New York Times front-page headline focused new attention on the topic Trump most wants us all to forget—the Russia thing: "Trump and Putin Had Second, Undisclosed Private Conversation." For Trump, the timing was the worst—he was doing an interview with Times reporters that day. He went into the interview steaming about the Russia stuff, not Obamacare or Afghanistan. (Trump may have his own reasons for seeming so concerned about all the probes into his team's Russian contacts and deals with Russian billionaires who invested in his properties.)

Trump was especially steamed that his attorney general, Jeff Sessions—the first and only senator to endorse him early in the campaign—wouldn't lift a finger to stop the Russia probes. Indeed, Sessions recused himself from any role in monitoring the Russia probe. And Trump hated that!

On Thursday, a New York Times front-page headline said,

By **MARTIN SCHRAM**
Tribune News Service

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"Trump Lashes Out at Russia Inquiry and Its Overseers," and the subhead added, "In Times' interview, he declares Sessions' Recusal 'Very Unfair' to President." So Tillerson knew Trump was not above publicly criticizing (front-stabbing) one of his own Cabinet members.

And this gets us back to that Pentagon briefing.

Because Trump's attention reportedly wanders in substantive meetings, advisers frequently present facts in colorful charts. They used a chart to show the history of America's nuclear arsenal—a climbing line showed U.S. nuclear weapons peaking at 32,000 in the late 1960s, declining to 4,000 now.

Oh-oh. Trump couldn't like seeing himself presiding over the power curve's lowest end. He wanted to be atop another peak—which would mean a tenfold increase. So he talked about reversing the trend line. Stunned officials rushed to explain that decades of nuclear arms treaties prohibited such increases. Also, nuclear arsenal modernization was in the works (thanks to Barack Obama).

Then the Pentagon meeting broke up. Trump left, and officials who remained told NBC News they heard Tillerson say the president is a "moron." (Note: This week, Trump says modernization-only of the nuclear arsenal is just fine.)

Meanwhile, back at the White House on July 20, Trump moved to his next decision. On Friday, he appointed his new director of communications, Anthony Scaramucci—"The Mooch," a fellow Long Islander who shares Trump's fondness for talking like the Fonz. Trump was in a new comfort zone. What could go wrong?

Before you could say badda-boom!, The Mooch, being woefully impolitic, forced the departures of press secretary Sean Spicer and chief of staff Reince Priebus. But Trump wisely convinced retired Gen. John Kelly to be his chief of staff—and in a flash, The Mooch was scooped.

Trump had backed into his only real chance to get his staff under control. But there is no indication that even the four-star general will ever be able to control the self-destructive impulses that will be the ultimate unmaking of our president.

EDITORIAL POLICY

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Jet lag

I've polished my zoris so I can look like a glamorous jet-setter instead of just a schlub in a beach chair. And what comes with jet-setting? Jet lag.

I'll offer a casual definition of jet lag. It's the discom-bobulated sleep rhythm and consequent fatigue that results from large and rapid changes in our longitudes.

We could say "time zones" instead of longitudes here, but time zones are mere vestiges of human convention. In some places they zig and zag a lot. Fortunately, it's not the line on the map that messes with our biology. Nature's cycles are not so easily fooled.

Anyway, wisdom in international pilot circles is that jet lag hits harder when you travel east than it does when you travel west. This wisdom jibes with my experience. I'm not very sensitive to jet lag, but the few times I was aware of it were rooted in trans-oceanic eastbound flights.

Jet lag is such a popular term that it's a conceptual bucket that catches a lot of other problems associated with travel.

After all, travel itself can be fatiguing. Travelers are often uncomfortable, dehydrated, stressed-out, faced with unhealthy meals and snacks, and confronted with unfamiliar surroundings. This stuff can all conspire to leave someone feeling groggy and worn out.

I suspect that jet lag itself is often oversold as a problem when it comes to a one-shot trip, but that it can take a toll if a traveler is on the road for extended periods and starts to accumulate a deficit of rest.

Everybody has their own techniques for making travel more pleasant and less tiring. I'll mention a few of mine, and I'm a guy who has done a lot of traveling.

First of all, I've found that good hotels are important. A good hotel can make the difference between being well-rested, comfortable, and efficient or being tired, uncomfortable, and inefficient. Logically enough, on a business note, hotel managers often have peers in the local area's other management ranks, so they can have a deep bench of local expertise that can help you out if you need it.

Another technique isn't tangible like a hotel is, but, for me, at least, it's no less important. This involves the outlook that heeds the distinction between work and rest. Even if we don't particularly enjoy sitting with our knees tucked under our chins as airline passengers, we can still use the time to give ourselves a mental recess. Airline cabins are, in general, lousy places to work. Outside of a little bit of light reading, then, I regard this

time as an enforced break.

Many people, though, just can't shut down. Their heads are buzzing with static and with the impulse to do something. These days, the various accouterments of computing and communications are serving as expensive fidget spinners.

But there is a profound difference between doing actual work on one hand and doing pseudo-work as a time filler on the other hand. In my playbook, resting the noggin is a far more productive than fidgeting with pseudo-work; this way, when the real work comes along, I'm a clean slate ready to field the action.

Another travel technique is to cut myself some budgetary slack, in fact, a lot of slack, when it comes to time in airport terminals. If it takes a \$35 meal instead of a \$10 meal in order to steer clear of greasy and salty traveler's glop, then I'll take the high road as well as a couple of bottles of water to go with it. Yes, I still consider the bacon cheeseburger to be the zenith of culinary development, and the malted milkshake is surely a bedrock of civilization, but the sedentary realities of modern travel seem to mesh with lighter fare.

One factor that rarely gets mention in the traveling context is the importance of the domestic front. I don't think you can ever outrun your baseline situation in life. If you travel a lot for work, then the toll of travel will be a lot greater if you've got worries brewing at home. By contrast, road time is a lot more pleasant

By ED STEPHENS

Special to the Saipan Tribune

Visit Ed Stephens Jr. at EdStephensJr.com. All views expressed by the author are his/her own and do not necessarily reflect the opinion and stance of the Saipan Tribune.



if you know that home and hearth (or, on Saipan, home and air conditioning) are in good shape.

Nothing that I've mentioned is a magic bullet that's targeted specifically at jet lag. That's because having broadly sound travel habits can improve traveling on all fronts. If jet lag is going to hit you, then it's going to hit you. Your ability to absorb it will largely depend on how all the other travel elements are going. I've seen quite a few people unravel on the road, but, outside of extreme cases, the unraveling was usually rooted in a number of contributing factors, not just one cause.

With this in mind, and with the holidays arriving, I'm ready to put on my traveling zoris. I might even forget about cheeseburgers for awhile.

The Performer Report

It is known as the "Performer Report" done by Crawford and Associates who reviewed our assets versus debts. It says that for every dollar that we make we owe two dollars. It means we have problems with debts or deficit over the long haul in spite of the elected elite's declaration of a "surplus." What does it mean?

This is especially alarming for our young people who recently graduated from high school and look forward to starting life fresh in search of their dreams. But your future is strapped by debts owed by the NMI today and up ahead.

The addictive loose spending behavior of the elected elite isn't going to help you any as you work regular jobs. Your taxes are instantly earmarked to pay for more government debts. What about the future of your children's health and education? Would there be funds for essential public services?

It may also mean that the only way to make it is to leave the islands and head elsewhere between Hawaii and the U.S. mainland where you could find a community that offers meaningful opportunities for you and your children. It may sound dizzying but it's the only way out of doing due diligence to help your children prepare for the future.

Unless there's major paradigm-shift in spending behavior, our financial future is doomed where the legacy we leave behind is piles of debts for our children!

Performance: We have to find a device to sniff out rotten tilapia in the Capital Hill swamp between now and 2018. "A chance to select people of substance!" Hmmm! Sounds good but good luck! Why preach to the choir?

Raffy is singing "Traveling Man," flying off to places beyond exotic venues every other week. The boys in both chambers are rehearsing which way is the back door in the event they had to pack their stuff for that final journey into the sunset.

Around town we hear the word "culture" mangled in the misinterpretation of who qualifies as "indigenous" or NMD. We're down to that contentious genealogy issue!

Then there's the proposal to work on traditional art of healing, as though it's new material. But it's under Section 1 of the NMI Constitution for almost 40 years now. Must be the year of robust redundancy for failing to review basic documents!

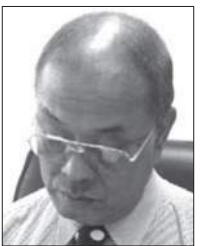
With more than half of the workforce earning poverty income level, the voice of supposed reason on the hill that is completely mute on this score is deafening. Someone suggested they are doing due diligence and should be out soon. Sure! They've given themselves an 80-percent salary increase, trashing 5 percent on the faces of civil servants. Woe!

This raises the relevant query: what would incumbents offer beyond waving their "do-nothing" trophy? More outdated black-and-white television or something that parallels the in-thing

By JOHN S. DELROSARIO JR.

Special to the Saipan Tribune

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wrought by the digital age?

Surplus? When NMI owes millions in cumulative debts, millions in obligations plus \$44 million for CUC and \$2 million for overtime pay at DPS, where does the word "surplus" fit? Do we even know the financial posture of the NMI?

We now have an unusual spending behavior bordering on a strange form of science. We've redefined surplus to mean ignore debts and keep spending and let the world go by. This attitudinal deficiency derails making informed public policy decisions difficult, if not impossible.

It prompts the query: Isn't this malfeasance or misfeasance in office or both and isn't it impeachable?

Washington: It's good to see Delegate Kilili pin the staff of the Western Association of Fish and Wildlife pertaining to the marine monument in the Northern Islands. A report was due since 2011. Apparently, it was never completed.

But the island was taken and we're here second-guessing what they have up their sleeves. Thanks Kilili for insisting for a copy of the report. The shift in staffing across the sea must have contributed to the non-completion of the report. It remains incomplete!

The working relationship need not be contentious but one of partnership or shared responsibility. It's one way to foster timely disposition of issues.

Better way: Most families here live paycheck to paycheck. Most have also no option but to spend the next paycheck in advance. By payday Friday, there's nothing in the family pocketbook!

This is because more than half of the workforce is earning what the feds have defined as "poverty income level" and below.

Poverty income level is a family of two making \$24,000 while a family of four some \$27,000 per year. But as is the case here, it begins with a family of four making far less than meets the eye. The culture of communal sharing hides this from full view. Thus, it always seems that families are making it. Not!

Isn't thrift a cultural imperative? Why would the evil geniuses on the hill fast-track abject poverty among the villagers by boasting off their "do-nothing" trophy?

WILL

From Page 12

groups.

So why the sudden insistence that the plan is a fatally flawed "embarrassment" (Trump's word) to the U.S. that can no longer be tolerated? Frustrated on most of his campaign promises (Obamacare repeal, building the wall, etc.), Trump seems keen on taking whatever executive actions he can to undermine President Obama's legacy (restrictions on coal power plants, the birth control mandate, etc.). It plays well with the base, just like his epic distraction over NFL players taking a knee to protest police brutality and racism, his feuds with members of his own party and his reckless threats to "totally destroy" North Korea, all of which carry more than a whiff of desperation.

Given the president's heedless determination to rip up a landmark agreement signed by his predecessor, perhaps the best that can be hoped for now is that Congress simply won't act on Trump's refusal to recertify the nuclear deal and that Secretary of State Rex Tillerson will find a way to open separate talks with Iran aimed at limiting its ballistic missile programs and curbing its destabilizing influence on neighboring countries. President Trump is right that both those issues need to be negotiated in a manner that reduces the threat of military conflict. But there is time and place for everything, and now is not the time to scrap a hard-won accord that's vital to global security simply because it falls short of being perfect—or because doing so would be politically convenient for a president who cares more about applause lines at his rallies than responsibly ensuring the safety of Americans and our allies.

The Weather

5-DAY FORECAST FOR SAIPAN AND TINIAN

TODAY

Mostly cloudy with isolated showers and thunderstorms. East winds 10 to 15 mph.

▲ 87° ▼ 77°

SATURDAY

Mostly cloudy with isolated showers and thunderstorms. East winds 10 to 15 mph.

▲ 87° ▼ 77°

SUNDAY

Mostly cloudy with scattered showers and isolated thunderstorms.

▲ 87° ▼ 77°

MONDAY

Mostly cloudy with scattered showers and isolated thunderstorms.

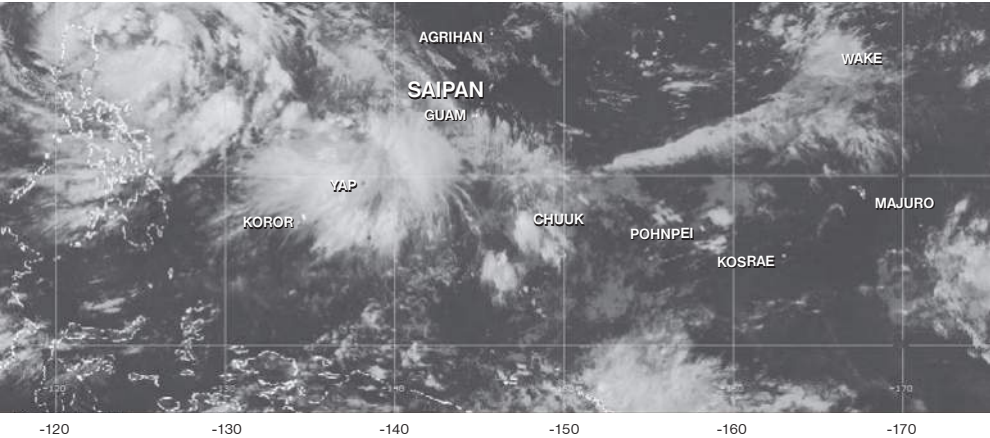
▲ 87° ▼ 77°

TUESDAY

Mostly cloudy with isolated showers and thunderstorms.

▲ 87° ▼ 77°

YESTERDAY'S SATELLITE IMAGE



PICTURE TIME: 7:50 AM, THURSDAY, OCTOBER 12, 2017
Western North Pacific between equator and 25N from 130E to 180.

Today looks to be another fairly quiet day, with dry air at the mid levels in place once again. However, with circulations to our west and south, there has already been some isolated convection mainly in and around the coastal waters of Guam, so have opted to add thunder back in the forecast for today. Guam looks to have the highest rain chances today compared to the rest of the Marianas and will have to be watched as things develop to see if pops need to be increased. Latest satellite shows some clouds and showers streaming in from the northwest. After today, it gets a bit more tricky. Guidance has an upper low to the north Friday and slides it south and westward Friday night, with a second one moving through into Saturday and another one to the north into Sunday. However, there could be enough mid level dry air on Friday into Saturday for just isolated showers and thunderstorms. The guidance is in disagreement on the areal coverage, with the NAVGEM being wettest through the period and the GFS being driest. It does appear that the deep level moisture is best Saturday night into Monday.

Satellite image and accompanying information are provided by the National Weather Service. For an updated weather forecast, visit the National Weather Service Guam homepage: www.prh.noaa.gov/guam/

MICRONESIA			▲ ▼ °F
Guam and Rota	Thunderstorms	85° / 78°	
Palau	Thunderstorms	84° / 77°	
Yap	Thunderstorms	84° / 77°	
Chuuk	Thunderstorms	87° / 81°	
Pohnpei	Thunderstorms	88° / 77°	
Kosrae	Thunderstorms	85° / 77°	
Majuro	Partly Cloudy	85° / 81°	

AROUND THE GLOBE			▲ ▼ °F
Auckland	Partly Cloudy	63° / 55°	
Beijing	Cloudy	55° / 46°	
Hong Kong	Showers	88° / 75°	
Honolulu	Partly Cloudy	85° / 75°	
London	Partly Cloudy	66° / 57°	
Los Angeles	Sunny	82° / 58°	
Manila	Thunderstorms	86° / 79°	
Melbourne	Mostly Sunny	66° / 45°	
Miami	Thunderstorms	84° / 79°	
New York	Cloudy	67° / 62°	
Osaka	Rain	70° / 64°	
Paris	Partly Cloudy	70° / 52°	
Busan	Mostly Cloudy	72° / 63°	
Rome	Sunny	77° / 55°	
Salem	Partly Cloudy	87° / 67°	
San Francisco	Partly Cloudy	64° / 50°	
Seoul	Partly Cloudy	70° / 48°	
Tokyo	Showers	66° / 61°	
Washington, DC	Cloudy	67° / 61°	

NMI CRIME STOPPERS

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- *11 on any IT&E cellular phone
- Log on to the internet at www.nmicrimestoppers.net

TIDES: SAIPAN HARBOR TODAY			FEET
12:07 AM	HIGH TIDE	1.67	
7:46 AM	LOW TIDE	-0.10	
3:13 PM	HIGH TIDE	1.80	
8:51 PM	LOW TIDE	1.13	

DAY	SUNRISE	SUNSET
Today	6:08 AM	5:58 PM
Saturday	6:08 AM	5:57 PM
Sunday	6:08 AM	5:56 PM
Monday	6:08 AM	5:56 PM
Tuesday	6:09 AM	5:55 PM

DAY	MOONRISE	MOONSET	MOONRISE
Today	-	1:08 am	10:00 pm
Saturday	12:55 am	2:00 pm	-
Sunday	1:53 am	2:50 pm	-
Monday	2:49 am	3:36 pm	-
Tuesday	3:43 am	4:19 pm	-

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FLIGHT SCHEDULE AS OF OCTOBER 4, 2017									
DEPARTURES					ARRIVALS				
SAIPAN-GUAM (GUM)						GUAM (GUM)-SAIPAN			
UA6394	4:15am	5:05am	Daily			UA6393	2:45am	3:35am	Daily
UA6392	8:40am	9:30am	Daily			UA6395	7:15am	8:05am	Daily
UA6391	1:30pm	3:10pm	1, 4, 5, 7 via Rota			UA6391	12:10pm	1:00pm	1, 4, 5, 7
UA6390	2:20pm	3:10pm	2, 3, 6			UA6390	12:10pm	1:50pm	2, 3, 6 via Rota
UA6398	6:05pm	6:55pm	Daily			UA6397	4:45pm	5:35pm	Daily
UA6396	9:50pm	10:40pm	Daily			UA6399	8:30pm	9:20pm	Daily
SAIPAN-ROTA (ROP)						GUAM (GUM)-ROTA (ROP)			
UA6391	1:30pm	2:05pm	1, 4, 5, 7			UA6390	12:10pm	12:45pm	2, 3, 6
ROTA (ROP)-GUAM (GUM)						ROTA (ROP)-SAIPAN			
UA6391	2:35pm	3:10pm	1, 4, 5, 7			UA6390	1:15pm	1:50pm	2, 3, 6
SAIPAN-NARITA (NRT)						NARITA (NRT)-SAIPAN			
DL297	4:15pm	7:05pm	Daily			DL298	10:20am	3:00pm	Daily
SAIPAN-BUSAN (PUS)						BUSAN (PUS)-SAIPAN			
7C3451	3:10am	6:10am	1, 7			7C3452	9:00pm	2:10am+1	4
7C3451	4:00am	7:05am	4, 5			7C3452	9:05pm	2:10am+1	3, 6, 7
SAIPAN-SEOUL (ICN)						SEOUL (ICN)-SAIPAN			
TW308	1:35am	5:20am	2, 3, 4			7C3402	9:30am	3:00pm	Daily
OZ626	2:20am	6:00am	1			TW307	7:05pm	12:35am+1	1, 2, 3
TW308	2:35am	6:20am	6, 7			OZ625	7:40pm	1:10am+1	7
OZ626	2:50am	6:30am	2, 3, 4, 5, 6, 7			TW307	8:05pm	1:35am+1	5, 6
ZE582	3:40am	7:00am	Daily			OZ625	8:15pm	1:45am+1	1, 2, 3, 4, 5, 6
7C3403	4:45am	8:30am	Daily			ZE581	9:00pm	2:40am+1	Daily
LJ652	4:45am	8:35am	Daily			LJ651	10:00pm	3:30am+1	Daily
7C3401	4:00pm	7:45pm	Daily			7C3404	10:10pm	3:40am+1	Daily
SAIPAN-SHANGHAI (PVG)						SHANGHAI (PVG)-SAIPAN			
3U8648	5:20am	8:00am	1, 4, 5, 7			3U8647	10:20pm	4:30am+1	3, 4, 6, 7
SAIPAN-HANGZHOU (GHG)						HANGZHOU (GHG)-SAIPAN			
JD396	7:00am	10:25am	1			JD395	8:10am	3:30pm	4
JD396	4:50pm	8:15pm	4			JD395	10:05pm	5:30am+1	7
SAIPAN-NANJING (NKG)						NANJING (NKG)-SAIPAN			
XP889	4:45pm	10:30pm	3, 5, 7			XP888	9:35pm	4:00am+1	1, 4, 6
SAIPAN-GUANGZHOU (CAN)						GUANGZHOU (CAN)-SAIPAN			
3U8646	4:20am	7:30am	2, 6			3U8645	7:40pm	3:00am+1	1, 5
SAIPAN-BEIJING (PEK)						BEIJING (PEK)-SAIPAN			
MU764	1:30am	6:35am	3, 5, 7			MU763	4:25pm	12:30am+1	2, 4, 6
SAIPAN-MANILA (MNL)						MANILA (MNL)-SAIPAN			
OZ626/701	2:20am	11:05am	1 via ICN			UA190/6397	9:55am	5:35pm	2, 3, 6, 7 via GUM
OZ626/701	2:50am	11:05am	2, 3, 4, 5, 6, 7 via ICN			OZ702/625	12:15pm	1:10am+1	7 via ICN
UA6394/191	4:15am	8:55am	2, 3, 6, 7 via GUM			OZ702/625	12:15pm	1:45am+1	1, 2, 3, 4, 5, 6 via ICN
UA6394/PR111	4:15am	9:00am	1, 2, 4, 6 via GUM			UA192/6395	9:45pm	8:05am+1	2, 5 via ROR-GUM
UA6394/PR111	4:15am	9:15am	3, 5, 7 via GUM			UA184/6395	10:25pm	8:05am+1	1, 3, 4, 6, 7 via GUM
UA6391/183	1:30pm	8:50pm	5 via Rota-GUM			PR110/UA6395	10:55pm	8:05am+1	Daily via GUM
UA6391/183	1:30pm	9:10pm	1, 4, 7 via Rota-GUM			UA184/6395	11:30pm	8:05am+1	2, 5 via GUM
UA6391/193	1:30pm	10:40pm	5 via Rota-GUM-ROR						
UA6390/183	2:20pm	8:50pm	2 via GUM						
UA6390/183	2:20pm	9:10pm	3, 6 via GUM						
UA6390/193	2:20pm	10:40pm	2 via GUM-ROR						
SAIPAN-HONG KONG (HKG)						HONG KONG (HKG)-SAIPAN			
HX077	2:00am	5:00am	1, 4			OZ722/625	1:10pm	1:10am+1	7 via ICN
OZ626/721	2:20am	11:40am	1 via ICN			OZ722/625	1:10pm	1:45am+1	1, 2, 3, 4, 5, 6 via ICN
OZ626/721	2:50am	11:40am	2, 3, 4, 5, 6, 7 via ICN			HX076	5:20pm	12:30am+1	3, 7
UO43	4:40am	8:10am	1, 2, 3, 4, 5, 7			UO42	6:10pm	1:00am+1	1, 2, 3, 4, 6, 7
UA6391/159	1:30pm	9:50pm	1, 5 via Rota-GUM			UA116/6395	10:45pm	8:05am+1	1, 3, 5, 6 via GUM
UA6390/159	2:20pm	9:50pm	3, 6 via GUM						

HOME

It is an extension of **our personality**, preferences and ideas. Creating **beautiful space** and coming home to enjoy it everyday **brings joy** to our lives.



SAIPAN TRIBUNE SUPPLEMENT
OCTOBER 13, 2017

Sprucing up your home? Here are your options

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Having new furniture can make all the difference in your home and **Town House** is your furniture and appliance store. They offer financing through Express Financial on approved credit. Call them at 235-6356.

The living room is one place where we can express our personality and feel comfortable about who we are. **Guangdong Hardware** now offers home and office furniture, bedding articles, lavatory faucet, mirror, garden tools and many more. Call them at

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Advance X-Terminators to protect your home. Call them at 233-4747 and avail of their new termite treatment called Termidor Termiticide. **(Bea Cabrera)**

Add value to your home

"There's always something to be done."

These are words to live by when you are a homeowner.

The number of things you need or want to improve in your house increases as you try to customize your home to fit your lifestyle. For the most part, it's a combination of hard work and an investment.

Adam Walsh and his family just moved into their new home on Saipan and shares some ideas on what has trended as "do-it-yourself" projects, i.e., getting the job done without the professional price.

1. "It is important that you update your appliances. By upgrading the appliances in your home, especially in the kitchen, you will be helping not only yourself, but the environment as well," Walsh said.

The handymanmatters.com website says that, based on estimates, appliances on average account for 13 percent of your household's energy cost, so cutting your energy use by upgrading appliances and keeping them in good condition will often save you money in the long run.

That can be an opportunity for homeowners to make their existing home appliances sounder—making them more energy-efficient or just providing more benefits for the time they are in use.

Other reasons for an upgrade have to do with safety issues or stopping something adverse from happening or continuing to happen. Old microwaves may give off some radioactivity, and other older home appliances may even display signs of having lead paint.

Actually buying new appliances also has a positive effect on one's wallet by raising the value of the home that a person resides in.

2. That's on top of keeping your house always clean.

"The surrounding areas like your yard or just the space outside your door and repainting walls goes a long way on how your place looks," Walsh said.

According to homebuilding.co.uk, external makeovers can totally transform the appearance of a property, changing an unattractive 1950s or '60s house into a property with period charm, or an old bungalow into a cutting edge contemporary house.

Most buyers will decide if they do not like a property before they even get out of the car and it can be hard to shake off negative first im-

pressions created by a poor or unattractive exterior.

External makeovers and maintaining them restores or enhance the property's character

3. "Updating small things are crucial: curtains, light fixtures, and even doorknobs. No matter how small the improvement, it is still added value to your home," Walsh said.

According to communityrenovate.com, real estate agents or valuers may find it hard to place a figure on the increase in value made by only cosmetic improvements, but the market will always place a premium on an attractively decorated and styled property.

4. "Neighbors play a big part on your home's value. This is something that's out of one's control but doing research in the neighborhood that you want to move into will be of great help," Walsh said.

According to budgetingthenest.com, living beside good neighbors is something that all homeowners want. It is not just because it makes for a more enjoyable experience, but also because good neighbors don't hurt the value of your property. Bad neighbors, on the other hand, can have a negative impact on your home's value.

One of the biggest ways a neighbor can hurt your home value is when he goes into foreclosure. Homes that are in foreclosure near your home will cause a negative financial impact.

A study cited by *The New York Times* found that homeowners who lived within 300 feet of a foreclosed residential property experienced a drop of 1.3 percent in home value. The impact could be even worse if these homes are in visible disrepair.

If you live in a condo or planned unit development, having neighbors who don't pay maintenance fees or mortgages can lower the desirability of that development and thus the value of your home.

If your neighbors are a nuisance because of their behavior, this can have a negative impact on your home value. Common problems include neighbors who frequently make noise or host loud parties.

Living near businesses or schools that are closed down and vacant can also hurt home values. So can living near loud nightclubs, homes for troubled youth, landfills and other undesirable businesses and facilities. **(Bea Cabrera)**

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Accentuate the positive in your *home*



Monika Nugent, owner of Monika's Furniture, has been in business in the CNMI for 30 years.

BEA CABRERA

Whether a new or old homeowner, you always want to fill your home with that positive, happy and relaxing vibe. Monika Nugent of Monika's Furniture shares with us some of her tips for creating a beautiful home you can be proud of.

1 Color is a main factor.

"Pick one color that you really like to paint your walls with and choose different shades of that color to accent your home. You can match the wall color with different shades of your sofa, couch, and curtains. They may be different colors but if they compliment each other, it's very pleasing to the eyes and kind of ties everything together."

According to HGTV, decorating a space in terms of color is as easy as 60-30-10. Take a look at some rooms in magazines or a designer's portfolio. You'll notice that the rooms you like the most are almost invariably divided into percentages of 60-30-10. Perhaps it is the human tendency to see an overall theme in the 60 percent hue, unifying the coloration. The 30 percent provides visual interest and the 10 percent, not unlike jewelry, provides that little sparkle.

So when decorating a particular room, divide the colors into percentages: 60 percent of a dominant color, 30 percent of a secondary color and 10 percent of an accent color.

2 Wall decors such as paintings are high impact.

"Paintings should not be

confined to just one area in the house. You can put paintings anywhere you have a big space that is empty—over a sofa, over a bed, the dining area and hallway.

"It doesn't have to be paintings. You can be creative and put wood carvings. Just do not put too many next to each other because it will look crowded."

According to Carla Jones of www.carlajonesdesign.co.uk, If you have bought a new piece of art, put the piece in the room you've chosen for it for a few days before deciding to hang it. See how the light sits with the piece. Daylight, mood lighting, evening shade—all can really make a piece of art shine in a room. But don't rush to hang it. See how light reacts to your artwork at different times of the day and then you'll find the best place for it in your room.

If you have a few (or more) pieces of great artwork for a room, don't be afraid to make a feature gallery wall! Show off all this beautiful artwork you have! On creating a "gallery wall" in your home it makes a real statement about your own style and also provides a great talking point for your guests to when they visit.

3 Use flowers to accentuate.

"Try to put fresh flowers in nice vases for your home. That is an easy fix to accentuate your home. Flowers are available everywhere, whether from the store or from your own garden," Nugent said.

According to the flower decoration blog Arena Flowers, flowers should be a mainstay of decor at your home, spring or not. They bring

warmth to even the dullest corner of the house. Put a single twig of rose in the teacup that you don't use anymore and it becomes the center point of your décor. Not even your costly silver cutlery can match its sparkle and shine!

See HOME on Page 20

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Why solar energy? Here's why

With all of the talk regarding solar energy going around and the confusion about it, is it really a good time to plunge in, help the environment and, in turn, help yourself save money on energy or should I wait a while and see if solar energy becomes even cheaper in the future?

There has never been a better time than now to go solar. It used to be that you could avail of innovative solar programs such as a power purchase agreement only in very prominent areas of the United States.

Now you can avail of these

solar energy programs in the CNMI. Homeowners could save money by buying energy from solar cheaper than utility energy without any up-front costs to the homeowner.

There are two different programs being offered: a direct purchase or a power purchase agreement. Either one you choose, there's no wrong way to go solar.

You would want to consider a direct purchase on your system if you have a tax liability. With this option, you're entitled to take advantage of the 30 percent investment tax credit made available by

the federal government. You can purchase a solar energy system and save 30 percent on your taxes, dollar for dollar; however, you will be responsible for providing insurance coverage and providing maintenance so your system stays in optimal condition for the next 30-plus years. Remember, this makes sense if you have a large tax liability. If not, then a power purchase agreement is for you.

When signing up for a power purchase agreement, there are no up-front fees, so the savings start when you turn the system on. The solar en-

ergy provider is responsible for all up-front costs such as system design/engineering, material procurement, installation, commissioning, utility interconnection agreements, permitting, commissioning, insurance and maintenance. Adding all is this up becomes a huge cost and a liability for the solar energy provider but not for the homeowner. The only thing the homeowner needs to do is sit back, relax and save money!

Power purchase agreements are a godsend whenever a typhoon is brewing, as the homeowners are not the one getting butterflies in their stomach; that stress and liability is on the solar energy pro-

vider and not the homeowner.

When shopping for solar, make sure you pick the right company who will be by your side for the life of the agreement, a company that has multiple installations and is very well versed in solar energy.

Another big plus to solar energy is to provide energy security for the islands without relying on fossil fuel from Singa-

pore and keeping the money on the island where it belongs.

And remember, going solar now puts you in the class of being an environment hero! Pope Francis said in a statement earlier this year that we are the stewards left in charge by God to take care of our beautiful planet. Well said, indeed.

Biba solar! Biba CNMI! (PR)

Refinance your mortgage

By HOLDEN LEWIS
BANKRATE.COM

Though mortgage rates have rebounded some from the lows seen in 2016, they remain very attractive. Many homeowners are refinancing before rates go higher.

Yes, you can save money by doing a simple refinance in which you swap a lower rate for your existing higher rate. But that's just one way—and one reason—to refinance. There are at least four other reasons.

Here are some of your options.

RATE AND TERM REFINANCE

Nowadays, this is the most common form of refinancing. When you get a rate and term refinance, you replace your mortgage with a loan sporting a lower interest rate, and for roughly the same term. The term is the payoff period: A 30-year mortgage has a 30-year term.

CASH-OUT REFINANCE

These were popular during the housing boom and contributed to the bust. When you get a cash-out refi, you borrow more money than the outstanding mortgage balance and you receive the difference in cash.

For example, you might have borrowed \$225,000 a few years ago, you've been making payments faithfully and now you owe \$200,000. Meanwhile, your home's value has swelled. It can be appraised at \$300,000. In this case, you can refinance for more than \$200,000. In fact, you can borrow up to \$240,000 without having to pay for mortgage insurance.

During the boom, a guy on my street got several cash-out refinances. At least one was a subprime loan. He ended up owing much more than he originally paid for the house. Eventually, he couldn't afford the payments, forfeited the house and moved out of state.

There are responsible ways to use a cash-out refi. You can use the money to pay off high-interest debt. Or you could use it for a home improvement: a swimming pool, solar panels or whatever.

SHORTEN THE TERM

You got a 30-year mortgage three or five years ago, and you want to refinance. You

don't have to start over with a 30-year repayment period. You can ask to pay it off in a shorter time than that—27 years, 25 years, 20 years or 15 years. Your choice.

If your preferred payoff period is more than 20 years, you'll probably have to get a 30-year mortgage and ask the lender to amortize it over your preferred, shorter period. Most lenders offer 15-year mortgages, which generally have lower interest rates than 30-year loans. A few lenders offer 20-year mortgages with slightly lower rates.

CASH-IN REFINANCE

Yes, in addition to the cash-out refinance, there's such a thing as the cash-in refi. This happens when you have some money lying around and you spend it to pay off part of the old mortgage. Then the new, refinanced loan is for less than the old loan.


Cash-in refis used to be more popular. But in today's low-interest environment, any spare cash would best be used to invest in something with a higher return than your mortgage interest rate.

Divorces can force a variety of the cash-in refi, in which one former spouse pays off a portion of the outstanding loan balance and the remaining spouse refinances the loan in her or his own name.

REFINANCE TO GET RID OF MORTGAGE INSURANCE

You made a down payment of less than 20 percent, and you've been saddled with mortgage insurance payments as a result. But in the years since you got the mortgage, you paid down some of the debt and, more important, the value of your house went up a lot. If the outstanding loan amount is less than 80 percent of the home's appraised value, you might be able to refinance into a loan without mortgage insurance.

This can be an especially valuable tactic if you have a mortgage insured by the Federal Housing Administration—also known as an FHA loan. With modern-day FHA loans, you can't cancel the mortgage insurance—even when your loan-to-value ratio falls below 80 percent. The way to get rid of FHA mortgage insurance payments is to refinance (or to sell the house).



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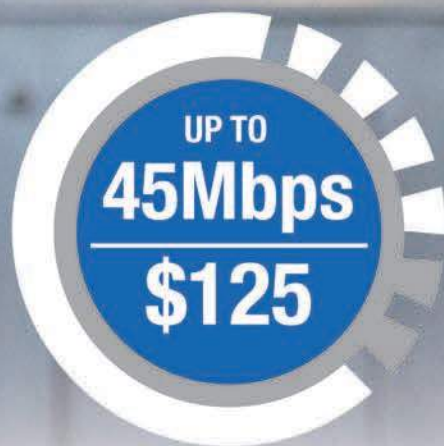
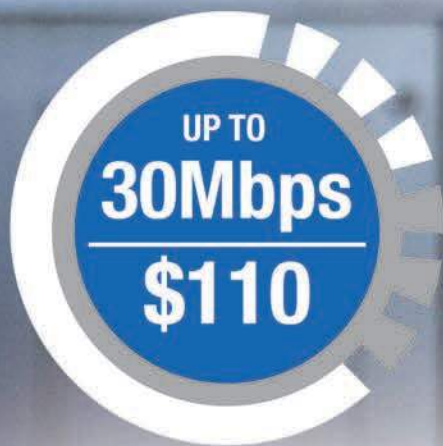
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Sustainable living is always possible

Sustainable living means living with little to no impact on the environment.

That may sound intimidating but the right information can guide you and sustainable living is imminently doable.

In fact, practical ways to live sustainably starts in our own backyards, according to contractor Francisco T. Sakay, who is also an architect.

1 Start with light bulbs.

"Change the light bulbs in your house. Use LED, if possible. The other option is using bulbs with compact florescent light because it uses 75 percent less energy than incandescent bulbs," Sakay said.

According to bulbs.com, LED lighting features long operational lifetime expectations and provides much better energy efficiency.

If you use traditional lighting and have an electricity bill of, say, \$100, then \$80 of that has been used to heat the room and not to light it. Using LED illumination with 80 percent efficiency, the electricity costs would be around \$20 and you would've saved around \$80.

On the other hand, compact fluorescent lights use roughly a fourth as much energy as incandescent bulbs. This means that you can light a 60-watt fixture using as little as 13 watts of electricity. Lighting accounts for about 15 percent of total residential energy consumption in the U.S., and 23 percent of commercial consumption, so making some updates can really reduce your energy consumption in a meaningful way.

2 Use fans, not the A/C.

"Use fans for cooling... reduce use of air conditioning," Sakay said.

According to homeguides.com, running a fan will al-

ways be a lot cheaper and energy efficient than using the A/C.

A 2.5-ton central air conditioner uses about 3,500 watts and a window A/C unit typically uses between 500 to 1,500 watts, while a ceiling fan uses only 15 to 95 watts depending on its size and speed. That's a whopping 99 percent decrease in cooling costs when you use ceiling fans instead of air conditioners.

3 Use trees to cool down your home.

"Plant trees. ...Trees around your house can lower the energy bill by reducing exposure to the sun," Sakay said.

According to canopy.org, trees also serve public health benefits by cleaning the air we breathe. Trees produce oxygen, intercept airborne particulates, and reduce smog, enhancing a community's respiratory health. The urban canopy directly contributes to meeting a city's regulatory clean air requirements.

Access to trees, green spaces, and parks promotes greater physical activity, and reduces stress, while improving the quality of life in cities and towns.

Trees also serve environmental benefits. Trees sequester carbon, reducing the overall concentration of greenhouse gases in the atmosphere.

A tree is a natural air conditioner. The evaporation from a single tree can produce the cooling effect of 10 room-size, residential air conditioners operating 20 hours a day.

Tree windbreaks can reduce residential heating costs 10-15 percent, while shading and evaporative cooling from trees can cut residential air-conditioning costs by 20-50 percent.



Access to trees, green spaces, and parks promotes greater physical activity, and reduces stress, while improving the quality of life in cities and towns. CONTRIBUTED PHOTO

4 Conserve water.

"Use less hot water... take fast showers and be conscious of the water you use when washing dishes, food preparation, or even brushing your teeth," Sakay said.

According to isustainableearth.com, using less water keeps money in your pocket. By utilizing basic water conservation techniques, you are able to save thousands of gallons of water each year. You do the math, use less water and the water company charges you less money. That sounds like a good deal all around.

5 Unplug appliances when not in use.

"Even if your appliances are off they still consume energy if plugged. They call it phantom load," Sakay said.

According to greenliving.com, phantom power or vampire power is the energy used by appliances and electronics when they are turned off but are still plugged in to a power outlet.

You can reduce your electricity bills by as much as 10 percent simply by unplugging appliances or switching devices off at the power point they are connected to when not in use. It's good for your wallet and for our planet. (Bea Cabrera)

Town House now sells Yamaha musical instruments

Town House does not only sell a wide array of furniture and appliances but also musical instruments of the well-known Yamaha brand.

Town House Guam general manager John Smith said that Town House has just expanded its line of products in the store to capitalize on the fact that music can be very much be a part of the household as playing a musical instrument can be a family member's hobby.

"We are now selling Yamaha musical instruments—guitars, drums set, piano, electronic keyboard—we have them," Smith said.

Because of this, Town House now has a tie up with private school bands and orchestras.

"Mount Carmel School has a lead band and orchestra and we worked out a relationship where we can work with them and provide musical instruments," he added.

Town House has been in the CNMI since the 1960's. It has undergone concept changes from a department store to its current concept that is more focused—a furniture and appliances store.

"We made a survey two to three times on island to look at the market and all the sur-

vey said that the island truly needed a furniture shop and so we opened the store in 2015," Smith said.

Town House provides full service when it comes to the products they have. Customers will find unique designs as well as comfort in the furniture and durability and quality in the appliances.

"We offer people everything they need. Whatever we have in our Guam store is also available in our Saipan store, like bedroom sets, dining sets, [or] living room sets. We have all the sizes of bed mattresses, house lamps, kitchen sets,

etc.," Smith said.

"Currently, all the furniture and appliance that are available at Town House comes from the U.S. mainland. We sell General Electric, Maytag, etc. We definitely have a good selection of durable products," he added.

Town House will have its third Black Friday sale on Nov. 24, 2017, where customers can expect big sale and discounts.

"We would like to thank our loyal customers and we hope we could be more of service to them in the years to come," Smith said. (Bea Cabrera)

HOME

From Page 17

Now imagine what a bouquet of fresh flowers could do to your living space! Monochrome or not, exotic tulips or classic marigolds, their bright colors and pleasant fragrance make home welcoming and awesome.

4 Lighting is very important.

"Most people have ceiling lighting but it is not intimate enough as they do not make the room or the atmosphere look and feel warm and cozy. In the living room, I suggest you put a floor lamp in one corner beside a reading chair.

"In the bedroom, you

usually have lights on both sides of the bed, a light which makes it intimate and relaxing.

"In the dining area, a lot of homes here I noticed have the ceiling light which makes the room look cold and impersonal. Ceiling lights is good when you come into the house but once you're inside, it is nice to turn on other lights that are warm to eyes," Nugent said.

One of the easiest ways to transform the look and feel of your home is to promote natural light, according to Floor Coverings International.

A poorly lit home can create a negative, lethargic mood without you even realizing it. On the other hand, you'll be surprised how much

increased natural light can make your space energized, positive, and refreshing.

The most crucial way to improve the natural light in your home is to focus on your windows. You have to emphasize your windows in order to emphasize natural light. Replace your thick, opaque curtains with lighter, sheer options to let more light through.

If your windows have blinds, choose some that let you have control over the amount of light that comes into the room. This will infuse your home with much more natural light during the day. You should also take care not to block your windows with furniture.

For something more in-

depth, you could expand the size of your existing windows or add new windows to your home.

5 Pillows, pillows, pillows

"Pillows are I think a good factor in accentuating a home. Put different pillows on the sofa with different design or texture. For example, a light blue sofa can be accentuated by gray pillows instead of putting light blue pillows. The color contrast will look good. In a tropical place like Saipan, we can display shells on the coffee table to make the house more cozy."

According to She Knows Home and Gardening, pillows are one of the easiest and most affordable ways to update your décor. They can

lighten up a space or help bring together other home accessories in a room. And because they can be very affordable and are readily available in every size, shape and color imaginable, pillows are a "go-to" design component when planning your dream space.

Nugent encourages every homemaker to follow their style in decorating their homes but gives us a guide on how to go about it.

6 Do it over time.

"For a new home owner, I think it is expensive and unnecessary for people to put a house together or furnish a house all at once. You start with necessities first like dining sets, bedroom sets and go into the smaller

things. After which, you can just add into it. I have a lot of customers who come to the store every month and get and buy another piece to add in their home. Even of its just a little piece, it can make the home much nicer. Sometimes a cheap lamp to be put at the corner of your house makes a big impact."

7 Redo every 10 years

"For long-time homeowners, redecorating their homes would be advisable every 10 years and you can approach it in many ways like renewing your curtains or renewing carpets or sofa.

"It doesn't have to be the whole house. I think changing one or two pieces in one room can change the look of it." (Bea Cabrera)

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Why is gutter cleaning so important?

By TOM MOOR and JASON
MICHAEL WHITE
ANGIE'S LIST

Gutters are an integral piece of your home's wellbeing. They serve to control the flow of rainwater to protect your roof, walls, foundation and landscape.

But when neglected, experts say gutters can turn from a necessity to a nightmare. A gutter clogged with leaves, sticks and other debris can cause a leaky roof or water damage to the interior or exterior of your home. Contractors say gunked-up gutters also make nice homes for pests, rodents, mold and honeycombs from bee infestations.

"If you let gutter cleaning go by the wayside, it can cost you hundreds or thousands of dollars," says Jeff Lambert, a supervisor with The Gutter Man in Houston, Texas.

"Gutters are a potential bomb above your head full of insects and critters, if you let them stay out of sight, out of mind," Lambert added.

How often should they be cleaned?

It depends largely on where you live and, most importantly, how many trees are in your yard. Bob Vecchio, owner of The House Doctors in Cleveland, Ohio, recommends having gutters maintained in the spring and fall.

"I recommend people calling me in the fall when all of their leaves are down or almost down, Vecchio says. "In the springtime, maple trees get those little helicopters



that go everywhere, including into your gutter."

Vecchio says it's important to have a professional clean the downspouts as well because a clogged downspout "makes it hard for the rain to go down and that causes them to back up and overflow the gutter, which can cause damage to your home."

You can judge how often to clean your gutters based on how often leaves in your area fall and the types of leaves, Lambert says.

"It should be on everyone's to-do list about every four months, depending on the tree climate," he says. "In a high-yield environment, leaves fall

all year-round. You can't wait until the last leaf falls."

**GUTTER COVERS
REDUCE DEBRIS**

Leaf guards significantly decrease the need for gutter maintenance, but they don't eliminate the need completely, Lambert says.

Instead of every four to six months, you may only need to maintain gutters with covers or screens every one to three years. The frequency of maintenance will depend on the quality of the cover and the type and quantity of trees in the yard, he says.

Even if you do have gutter covers, it's still a good idea to

do a visual check each year, says Vince Curcio, owner of The Bizzzy Bee in Charlotte, North Carolina.

Vecchio says a guard will not keep all the debris out, adding: "Up to 15 to 20 percent can still get in, and you still have to remove the guard. Sometimes you need a professional to do so."

It's important to purchase quality covers and screens if you want to effectively limit the need for gutter maintenance, says Gerry Murray, owner of Gutter Covers of Indiana in Indianapolis.

"You need to look for one that's strong enough to hold up and suits your type of

CONTRIBUTED PHOTO

A gutter clogged with leaves, sticks and other debris can cause a leaky roof or water damage to the interior or exterior of your home.

trees," he says.

A gutter cover costs on average between \$1,500 to \$2,500 depending on the size of the home and length of gutters, Murray says.

**DO THE JOB YOURSELF
OR HIRE?**

Although cleaning gutters is a task most homeowners can do themselves, it can be dangerous work. According to the Consumer Products Safety Commission, falls from ladders sent more than 240,000 Americans to hospital emergency rooms in 2009 (the most recent year available).

Before climbing a ladder, be sure it's sturdy and all the steps are in good condition. Climb the first two steps to determine if the ground is level. For soft soil, place plywood under the legs of the ladder. You should also make sure not to rest the ladder on the gutters themselves because the additional weight can cause them to collapse.

"I had a customer once that smashed both hips from falling off a ladder and received permanent injuries from it," Curcio says. "That's one of the biggest things; safety. The second thing is a professional knows what they're looking at and can stop the problem before it gets worse. Gutter prevention is measured in pennies, and repairs are measured in dollars."

During a cleaning, a professional should remove all debris from the roof, gutters and downspouts, while checking and repairing any loose gutter spikes. The cost of gutter cleaning ranges from \$75 to \$225 for an average home, depending on the length of gutters, height of the home and scope of work. Most companies charge a flat fee per foot of gutter, but the cost can go up depending on the complexity of the work.

For example, The Gutter Man charges 85 cents per foot of gutter but will charge more for labor-intensive jobs, Lambert says.

Before hiring someone to clean your gutters, check that they carry liability insurance and workers' compensation insurance for any employees they bring to the job.

Tom Moor and Jason Michael White are a reporter at AngiesList.com, a trusted provider of local consumer reviews and an online marketplace of services from top-rated providers.

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5 ways to upgrade your home without blowing your budget

By **DAN KETCHUM**
GOBANKINGRATES.COM

Everyone wants to turn their house into their dream home, but that's often easier said than done. Whether you're upgrading your space or gearing up to sell, renovating your home is a big financial decision. After all, it's not only the place you live, it's most likely your largest investment.

"So how much does a home remodel cost?" you ask. If you have a home equity line of credit, or HELOC, you have a higher degree of flexibility. That's because when you choose a HELOC to finance your upgrades, you're embracing the financial fluidity of borrowing against your home's available equity.

"With a home equity line, you have the access to the money you need to finance a remodel, plus the flexibility to re-utilize the line for other needs as they arise," said Jon Giles, senior vice president of TD Bank's Home Equity Group.

And clearly it's a popular option—according to a recent survey conducted by TD Bank, 64 percent of people said they have or would use a HELOC for home renovations or improvements.



You can borrow multiple times if you need to, or borrow any amount you want on a secured credit line with interest that's typically tax deductible. Here's a tour of potential home improvements.

LIVEN UP THE LANDSCAPE

Landscaping is among the three most effective home improvements you can do to generate the biggest return on your money. It creates curb appeal in spades, and

also helps prevent expensive potential damage, like fallen tree limbs and mold. Think of it as a safety net mixed with some green marketing that can increase your house's value by up to 5 percent.

Average cost: You can put in some attractive curbing for a little over \$1,000, or invest in the whole front-lawn package for about \$3,400

REVIVE THE DRIVEWAY

Assessing your driveway nets you a double benefit. One, it's a utilitarian feature that

just about everyone needs to protect that other big investment—the car. Two, a cracked driveway tanks your curb appeal, and can even make way for unsightly weeds.

Average cost: To repair a driveway, you're looking at about \$1,500, or a little over \$3,800 for a new one.

FRESHEN UP YOUR EXTERIOR PAINT

If you're like the 41 percent of TD Bank survey respondents whose property value has stagnated over the last

year, giving the exterior of your home a fresh look could make a world of difference.

You just can't beat the cost effectiveness of exterior paint. Plus, it has a leg up on the limited color and texture options of siding—if you can imagine a paint color, it exists.

Average cost: Heartier exterior paints exceed the cost of interior options, but not by much—the national average cost to paint a house is a little over \$2,500, though you should account for about \$1,500 more if you have a

BRIAN VAN DER BRUG/
LOS ANGELES TIMES/TNS
Lang roofing employees and contractors work to re-roof a condo complex on Nov. 9, 2015 in Lakewood, Calif.

two-story.

REVITALIZE YOUR ROOF

Whether you're playing catch out front or just cruising by, it's pretty hard to miss a roof. That could be why the National Association of Realtors named replacing a home's roof as the home renovation with the single greatest cost recovery in 2015—this project usually recoups about 105 percent of its price tag.

Average cost: About \$7,600.

GEAR UP THE GARAGE

The garage door probably isn't the go-to improvement when you think about upping your curb appeal. But it does take up a whole lot of exterior visual space, and for that reason alone, it's totally worth a slice of that HELOC. Replacing the often-neglected garage door can net you a nearly 93 percent return on investment, on average.

Average cost: This upgrade usually only runs about \$730 to \$1,400.

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TRIPLE J TRUCKLOAD STORE

The answer to your household needs

Talk about creating a habit.

These days, every Thursday, Friday, and Saturday is devoted to checking out the new items on sale at the Triple J Truckload Store and buying the household items you need.

Operated by Triple J Group Enterprises and Triple J Saipan, Inc., the Truckload Store grew out in response to a need. Triple J used to operate a supermarket called "Super Fresh Market" but, with the economy down, the company closed the supermarket and focused on other things.

"Along came the idea for a truckload store, a place that provides items to the community at a much lower price," said Jay Santos, general manager of Five Star Wholesale & Truckload Store.

According to a Triple J statement, it was the vision of Robert H. Jones of Triple J Enterprises, Inc. and Triple J Saipan, Inc. to provide customers with a sense of pride and security when shopping for household needs at a time when it was a burden due to the lack of means.

Hence, the birth of Triple J Truckload Store in 2012, with a mission to provide household items at affordable prices that is open to serve the public every Thurs-

day and Friday from 11am to 7pm and Saturday from 9am to 7pm.

Triple J Truckload Store's business model is centered on the fact that they are only open three days a week, with the purpose of converting savings on operations to be able to provide low-cost products to their customers.

"People ask, why aren't you open more often? That

means hiring more staff to manage the store, which means more costs and higher prices. We have the same team that receives the items, merchandizes the store, manages the store when we are open, keeps our costs down as much as possible and extends those savings to the community," Santos said.

Sharing in the Triple J Enterprises, Inc. mission of cus-

tomers first, the Triple J Truckload Store team focuses their efforts on sourcing, stocking, and pricing.

Today, the Triple J Truckload Store offers an array of household items, from outdoor equipment to indoor furnishings including décor and functional necessities.

"Helping families get the household items they need that are cost-saving is the

idea we started with and continue to keep in mind when we source the goods. As our customers invest in personal spaces and their homes, the Triple J Truckload Store will be their partner, providing affordable items they need day to day," Santos said.

"We are continuously working at just trying to put in more variety and try to bring in items that the peo-

ple will need. Eighty percent of the items in our store come from K-Mart from Guam. The rest we get it from various vendors in the mainland and China," he added.

Triple J Truckload Store customers can look forward to the annual Black Weekend Sale coming up on Thanksgiving weekend.

"We did a buying trip over the summer about the number of items coming in. People can expect great deals on televisions, electronics, small appliances. You can basically get a coffee maker for \$15," Santos said. "Everybody knows we have the best prices on island."

"People can expect new home décor items, coolers, bedroom items such as sheets and blankets. Nowhere can you get a nice comforter for only \$12. New luggage will also be coming in," he added.

The Truckload Store is located in Chalan Kanoa across Aquarius Hotel. For more information call 322-1923 or email truckload@triplej-saipan.com. Customers are also encouraged to follow their Facebook page: <https://www.facebook.com/triplejtruckload/> for the weekly listings of sale items. **(Bea Cabrera)**



BEA CABRERA

The Triple J Truckload Store team focuses their efforts on sourcing, stocking, and pricing, leading to a memorable in-store experience for all customers.



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Find the right television for you and your family through a wide selection of televisions at Triple J Truckload Store.

5 design trends for wood floors

By MARION J. LOUGHEED
ANGIE'S LIST

Wood flooring is a classic look for any home, but there are trends to consider when installing a new floor or refinishing an existing one:

1 Wide floor boards

If you have smaller rooms, consider the trend toward wider planks, which create the illusion of more space. While wide boards can work in any room, the look is especially nice for cozier rooms.

2 Earth-friendly wood

Sustainable products continue to be popular, including bamboo and cork. Bear in mind that these flooring materials aren't as tough as hardwood, and will need different maintenance and care. They may however, give your rooms a fresh, natural appeal.

For more information about bamboo and other flooring options, see the Angie's List Guide to Wood Floor Alternatives.

The popularity of exotic woods has contributed to global deforestation. An alternative is to have floors made of wood reclaimed

from old buildings or other sources. In the case of oak and some other hardwoods, reclaimed wood may make a better floor, since wood in older buildings often came from heartwood.

3 Color choice

Darker tones, such as deep cherry and mahogany, remain popular, and help create a sense of opulence and grandeur associated with classic comfort. Lighter colors contribute to a more casual, natural look. Ask your flooring professional to show you the latest options in wood floor color.

4 Handscraped hardwood

At one time, wood floorboards routinely bore the marks of having been scraped by tools to create as smooth a finish as possible. Today, handscraped and distressed floors are becoming popular, and there are a variety of ways to achieve the look, which can add cost.

5 Prefinished flooring

Some wood flooring now comes precoated with a clear finish of tiny metal crystals that create a solid, protective layer. Such pre-



Some wood flooring now comes precoated with a clear finish of tiny metal crystals that create a solid, protective layer. Such prefinishing allows floors to be quickly ready for foot traffic after installation.

CONTRIBUTED PHOTO

finishing allows floors to be quickly ready for foot traffic after installation.

For more information about wood floors, see the Angie's List Guide to Hardwood Flooring. And when considering a new floor or having an existing one refinished, check Angie's List for local consumer reviews on wood flooring professionals, who are among more than 550 service providers on the List.

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Increase your home's value with these 4 DIY remodeling projects

By **DAN KETCHUM**
GOBANKINGRATES.COM

Now that it's summer, you're busy making plans for vacations and backyard barbecues. While you're at it, you might want to also consider remodeling projects that will increase your home's value. Investing a little time and money in your residence now can seriously pay off if you decide to put it on the market down the road.

"Summer doesn't just mean warmer weather — it also means home improvement season is in full swing," said Brad Hunter, chief economist for home improvement resource website HomeAdvisor. " ... No matter the size of a family's budget, the warmer months comprise the peak time for homeowners to take on home projects."

If you decide to remodel your home, be strategic, because not all updates increase an appraisal. Make your home the most valuable property on the block by tackling at least a few of these outdoor summer remodeling projects that can increase your home's value.

PAVING A WALKWAY

Home value boost: \$795 to \$1,425

Pro cost: \$900 to \$950
DIY cost: \$530 to \$555

Pavers can be heavy, so if you go the DIY route, enlist a helper and have your materials delivered, said Joe Raboine, director of Belgard Design Studio and Elements R&D. Don't take this project on unless you're sure you can handle the heavy lifting. If your walkway is more complex, Raboine said a pro can help design and recommend materials that can match the exterior of your home.

Not only will paving a walkway increase your home's value, it also looks beautiful and is extremely functional. When the project is complete, you'll no longer have to endure filthy shoes from walking through the previously dirt-filled area.

This is one of the best remodeling projects, because Raboine said it could return as much as 150 percent of the funds invested. It's a simple way to upgrade your home without taking on a major initiative.

RETAINING WALLS

Home value boost: \$1,800 to \$18,000

Pro cost: \$5,100 to \$12,000
DIY cost: \$1,200 to \$5,095

If you have a sloped yard that is difficult to mow, in-

stalling a retaining wall could be an investment that pays. Highly functional, this update can offer hillside stabilization and prevent landslides.

Also visually appealing, a retaining wall can make it possible to create a beautiful landscape design otherwise impossible on a steep surface. Retaining walls can be made from a variety of materials — like brick, concrete and stone — depending on their purpose.

Both practical and pretty, a retaining wall is one of the best remodeling projects, as it can seriously increase your home's value. If you're considering putting your home on the market, this enhancement creates more yard space, which will make your property more attractive to potential buyers. A well-built retaining wall can help give buyers peace of mind in feeling like the property is a sound investment.

PATIOS AND EATING AREAS

Home value boost: \$600 to \$3,000

Pro cost: \$1,000 to \$2,000
DIY cost: \$400 to \$500

Patios can increase your home's value up to 12 percent, said Raboine, making this a great summer remodel-

ing project. Of course, all patios aren't built equally, so if you remodel your home with one, make sure it's done right.

The HomeAdvisor site lists three common mistakes in the construction of patios — poor leveling and hand-cutting and inadequate edging. If this is a DIY project, the site recommended using a steel hand tamper to make sure the ground is level.

You might be tempted to cut pavers by hand to save time, but the HomeAdvisor site warned this can result in uneven cuts that will make the finished product look shoddy. Instead, HomeAdvisor recommends using a wet masonry saw to ensure a polished cut. If you don't want to take this step, consider using precut pavers, said Raboine.

Finally, HomeAdvisor cautions that edging must be solid and carefully installed, as it is a key structural component of a paver patio. Bypassing the edging portion of the project, not using a durable material or failing to install it properly will cause the patio to spread.

FIRE PIT INSTALLATION

Home value boost: 150 percent

Pro cost: \$1,400 to \$5,000
DIY cost: \$200 to \$400

Building a fire pit as a DIY project and having it installed by a professional offers some different benefits, said Raboine. If you make it yourself, you can create a portable model that can be moved when not in use. On the other hand, he noted that a fire pit built by a professional can look very impressive, delivering a good return on your investment.

Beyond determining who will build your fire pit, you'll

also need to decide if you want it to be fueled by wood or natural gas. If you opt for the latter, you'll need to hire a plumber to hook the fire pit up to the gas line.

After the initial installation, this approach might be easier, because you won't have to find firewood or endure thick campfire smoke every time you want to heat things up outdoors. However, this is a matter of preference, so decide what works best for your home.

Homeowners giving front yards the custom treatment

By **PAT SETTER**
THE SAN DIEGO UNION-TRIBUNE

Gone are the days of cookie-cutter lawns and hedges. The latest survey by Houzz, the home design and remodeling mega-platform, suggests that homeowners are all about customizing their property.

The 2017 U.S. Landscape Trends study suggests that homeowners are making major changes to their front yards. The survey also indicated that more and more outdoor projects are the result of new homeownership instead of something needing to be repaired.

The survey was taken by 1,000 Houzz users from across the country, said Nino Sitchinava, principal economist at Houzz. It was sent to users in February and March and included homeowners who had completed an outdoor project in the past year, are currently working on the project or plan to start one in the next three months.

Of those surveyed, 23 percent were subject to restrictions by a homeowners association and 5 percent by a neighborhood association.

"The biggest change (over last year) is the trigger for outdoor projects," Sitchinava said. "Those who recently purchased and wanted to customize their home jumped from 25 percent to 33 percent." She attributed this trend to a rise in home sales.

According to the survey, 44 percent of outdoor projects involve street-facing spaces. Thirty-six percent had said their front yards were nearly identical to their neighbors' before re-landscaping. After the projects were done, only 6 percent said their front yards are nearly identical.

"That's a huge drop," Sitchinava said. Homeowners want their landscaping to make a statement, to stand out and also be livable, she said.

The survey also indicated that beds and borders (47 percent), shrubs (29 percent) and perennials (28 percent) are the most important features of a home's curb appeal.

"We're seeing a growing trend that the grass is coming out," Sitchinava said. "There's a growing trend toward low-maintenance plantings as well as native plantings. People are taking a more natural approach to outdoor space."

About three-quarters of those surveyed said their projects include low-maintenance plants. And while Californians are twice as likely to tear out their lawns, the trend is gaining traction in other parts of the nation. "Other parts of the country are facing more volatile weather patterns where non-native plants don't stand up as well," Sitchinava said.

Of the 75 percent of homeowners who said they have a lawn, 76 percent said they are making changes to it—especially in the front yard. Of those removing their lawn, 26 percent are removing it in front and 9 percent in back. Artificial lawns are losing popularity. Only 5 percent of homeowners replaced their lawns with artificial turf, compared with 8 percent in 2014-15.

The two most popular system updates are to lighting (45 percent) and irrigation systems (37 percent). And it's no surprise that 70 percent of projects have an LED (light-emitting diode) element.

"That has been a staple in the last three years," Sitchinava said. "I think it's a no-brainer at this point. LEDs have become quite affordable."

What is surprising, however, is that one in five homeowners are choosing smart technology with their updates in order to control their lighting via mobile device or computer.

Keeping up with consumer trends is why Houzz conducts the yearly survey, which is now in its third year.

Nothing is as sophisticated as black and white when it comes to home design and decor

By **PATRICIA SHERIDAN**
PITTSBURGH POST-GAZETTE

HIGH POINT, N.C. —Design could be as simple as black and white this year. In a home, the look is dramatic, daring and timeless. Interior designer Dorothy Draper was known for her use of black and white as far back as the 1930s.

"The black and white combo has always stood the test of time, no matter the decade or design style," said designer Tobi Fairley.

She has teamed with C.R. Laine on an upholstery collection and with Woodbridge for case goods. Fairley's Elle coffee table and Eva sofa match up perfectly.

"You can't really call it a trend. It is a timeless partnership," she said.

At the Fall Furniture Market, designers revealed their favorite takes on the classic combination, which is sure to draw consumers this year.

Designer Celerie Kemble showed off her love of simple black and white at Henredon. From her four-poster canopy bed upholstered in contrasting stripes to a living room

with black lacquered display cases to a three-cushion sofa upholstered in white with black piping, she demonstrated the high level of sophistication it invokes.

Epicenters' Austin Collection used the opposites on the Leander dresser and Round Rock martini table, while designer Kelly Wearstler added black balls to her white Pop chest manufactured by E.J. Victor. Wearstler also created the Ives console from ebonized oak and white venetian stone and steel for a very sturdy contemporary look.

Furniture and accessory manufacturer Maitland-Smith did a quirky black-faced Polar bear stool with white faux fur.

"Black and white is a sophisticated and timeless color combination," said Nathan Copeland, president of Highland House Furniture.

Highland House's Beaufort center hall table is topped in white with black beneath. "These two contrasting colors make a bold statement," Copeland said.

Some designers punch up the combo with accent colors such as red, yellow, bright



A Tobi Fairley coffee table is paired with her Eva sofa for C.R. Laine in Derek Onyx fabric.

PITTSBURGH POST-GAZETTE/TNS

green and orange.

"I love black and white on their own or combined with a big pop of color like green or gold," said Fairley.

"The color black helps to ground a room, giving it a focal point, while the color white provides a sense of freshness," Copeland said.

Don't let your home's infrastructure crumble

By DEBBIE CARLSON
CHICAGO TRIBUNE

It's no secret that U.S. infrastructure is crumbling, but is your home's infrastructure in good shape?

Maintaining key features that make a home livable will save money down the road and may even fall under critical life-safety issues. These home maintenance checkups aren't sexy or fun, but they are necessary to keep a house in top shape.

While everything in a house eventually needs to be replaced, home experts flagged their top three infrastructure areas to maintain.

The home's structure. A home's roof, foundation and frame are equally critical to a livable home. Pat Knight, training, licensing and inspection support manager of WIN Home Inspection, a national home inspection franchise, said to keep an eye on the roof as the seasons change, making sure the surface is free from debris and there is no damage. Get gutters cleaned, and make sure they're draining properly away from the home. Fall is a good time to get your gutters cleaned.

Checking the roof can be as simple as using a pair of binoculars from the yard, or it could mean hiring a company to inspect for potential damage up close.

"Deferred maintenance can drastically reduce the life expectancy of the roof, and replacement is expensive," he said.



Deferred maintenance can drastically reduce the life expectancy of your roof, and replacement is expensive.

Keep an eye on the home's bottom too. Angie Hicks, founder of Angie's List, a home services directory, says the fall season is a great time to check the home's foundation.

"If there's too much water—or too little—it will become the No. 1 cause for giving your foundation a shakeup," she said.

It can be difficult to get the moisture content right consistently, so Hicks gave a few tips. Ensure proper

drainage away from the structure's surface, which can otherwise compromise the foundation's integrity. Subsurface or French drains can help in regions where too little moisture is an issue, as can a strategic sprinkler system that prevents extreme drying/shrinking of the surrounding soil.

While looking at the foundation, look out for insects like carpenter ants or termites, especially in homes

with wooden frames, said Beverley Kruskol, owner of M.Y. Pacific Building, a general contractor who has worked with high-end renovations, including for Mario Batali's restaurants in Los Angeles.

With climate change, insects like termites can now be a problem in areas that previously never had problems with these bugs. Termites cause significant damage and can migrate from other homes, too, she said.

Heating/cooling system. Having the home's HVAC system maintained yearly by a qualified company will prevent major breakdowns happening at just the wrong time, said Knight and Hicks.

"Waiting until you need a repair will cost you dearly, especially if there is a cold snap or a heat wave," Knight said.

In between professional maintenance, Hicks said, homeowners should change the filters regularly, do their own visual inspections and keep an eye on the thermostat.

"These are three quick and easy things you can do yourself to ensure the longest life for your HVAC system," she said.

Plumbing. Leaky faucets and overflowing toilets are obvious signs of problems, but stealth leaks can cause a lot of damage, Kruskol said, such as mold.

"It's really not a bad idea to have a plumber come out periodically and check the system. Roots can grow into pipes. Sprinklers end up splashing against the house, which can deteriorate outdoor brick, stucco and foundations," she said.

Keep an eye on water bills, and don't let leaky faucets go dripping, especially for environmental considerations.

"It's a problem for all of us. Yes, water rates are higher, but we're all going to be affected by the lack of water," she said.

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Lifestyle trends help shape the new ‘must-haves’ in new homes

Outdoor living areas are becoming increasingly popular in new homes. DREAMSTIME

By PAT SETTER
THE SAN DIEGO UNION-TRIBUNE

Home design is constantly evolving as our society changes. In today's plugged-in world, homeowners are looking for a place to unwind and spend time with family and friends. Many are also looking for a sense of community. And an increasingly aging population is also influencing how homes are designed.

Here are some trends homebuyers will see in new homes today:

KITCHEN CENTRAL

Today's home designs are all

about casual living. Gone are the formal parlors and living rooms. Instead, the kitchen has become the heart of the home. Kitchens and their surrounding gathering spaces are being given maximum real estate by home designers. Dining rooms have become nonessential, as kitchens expand and absorb family seating areas.

As the kitchen becomes an increasingly important part of the home, the trend is also to add more technology to the area. Wi-Fi-enabled home automation technology is becoming standard in many new homes, and plug-

in stations in the kitchen are also a must.

GETTING OUTSIDE

The other increasingly popular place for the family to hang out is outside. Outdoor living areas—often with fireplaces or fire pits, sofas and televisions—are becoming more and more essential in home design. And as the action moves to the backyard, the line between indoors and outdoors is becoming more blurred through the use of stacking or accordion-style glass doors that can turn a wall into an open space.

FLEXIBLE SPACE

Look for more areas in the home that don't have a dedicated purpose. That extra room could become a suite for an aging relative or a quiet office for a family member working from home. In 2016, 43 percent of the nation's workforce spent part of the time working remotely, according to a Gallup poll released in February. Flex rooms can be easily transformed from one purpose or another without costly renovations.

HEALTHY LIVING

Green building is going mainstream. As homebuyers are

becoming more aware of indoor environmental hazards, such as volatile organic compounds (VOCs are gases from chemically produced material), the trend is toward healthy paints, high-efficiency heating and air-conditioning units and the use of natural materials. Natural materials are also becoming popular as an antidote to technology. Look for more tactile, warm surfaces such as wood and cork.

ENERGY EFFICIENCY

Government mandates as well as homeowner demands are spurring the increase of a new home's efficiency. Solar power,

better insulation and windows with increased thermal performance will continue to become features. Energy-efficient, flexible LED lighting is also changing the way homes are illuminated, from strips lights for safety to chandeliers for a touch of glam.

Water conservation is also becoming more and more important, and gray-water technologies are emerging that allow for some recycled water to be used for irrigation.

AGING IN PLACE

America's aging population is also influencing home design. Older residents are looking for smaller, single-story homes that are easily navigable. As more and more baby boomers are turning 65, universal design is becoming increasingly important, and designers are discovering that accessibility doesn't come at the cost of style. For example, flush-floor showers with built-in seating and partial doors can be both elegant and functional.

FINDING COMMUNITY

Technology is also affecting the types of neighborhoods homeowners are seeking. Getting away from the screen and making real connections is becoming increasingly important as work and social media take up large chunks of the day. Homebuyers are looking not only for a home but also for a community. New-home projects, whether single-family or multifamily developments, are adding fitness centers, clubhouses and barbecue areas where people can socialize.

New homes will continue to evolve with our increasing use of high-tech innovations. And homebuilders will continue to find a balance between our desire to be plugged in and our need to unplug.

Cheap ways to use your tax refund to fix up your home

By MARILYN KALFUS
THE ORANGE COUNTY REGISTER

If you're looking to spend it on your home, the typical tax refund is no great windfall. It won't cover a kitchen revamp or a solar system installation.

The average refund through early April was \$2,851, according to the Internal Revenue Service.

Almost any remodeling job requires more than a paltry \$3,700. Even adding a deck can set you back more than \$13,000, according to Remodeling's online Cost Vs. Value report.

Still, that refund check could come in handy around the house.

It may not get you a makeover. But it can give you a marketing edge.

It can pay for modest home fixes to spruce up your property before you put it up for sale. Even if you're staying put, it can turn a loathsome eyesore into eye candy. It can help you splurge on a trend.

Here are a few ways to improve—or indulge—on even a skimpy sum.

BRING THE BLING

The market is hot, home prices are up and interest rates are still low. Thinking of making a move?

"I would focus on increasing the 'bling' in the house to capture the attention of buyers," said Ryan Lundquist, a Sacramento, Calif., real estate appraiser. He reeled off some smaller-ticket examples: New light fixtures, a few ceiling fans, an updated kitchen faucet, switch plates and some fresh paint in the living room. Even a new mailbox out front.

In all, you'll be giving your home a more polished presentation, said Lundquist, who writes a lively blog to educate consumers about all things related to the housing market.

"In contrast, I could spend \$3,700 on brand new insulation," he said in an interview. "But focusing on what buyers can readily see instead is a better way to get higher offers."

However, adding cosmetic improvements to make your home more appealing doesn't mean it will eventually

appraise for more, even if it may appear that way on reality TV.

"That's not how the real world works," Lundquist said.

TRENDING NOW

A stroll through HD Buttercup at the SoCo Collection in Costa Mesa, Calif., revealed some items pronounced drool-worthy in House Beautiful's 2017 home design forecast.

For one, you can embrace what the editors call hygge—pronounced hoo-ga—a trendy Danish concept that translates roughly to a cozy feeling, by purchasing one of the large, soft throws adorning sofas all over the sprawling store.

A white, furry-looking one for \$125 would just take a nibble out of that tax refund.

That would leave plenty of money left over for furniture with nailhead accents, or something covered in what designers say is also popular these days: Benjamin Moore's 2017 color of the

year, Shadow. (Yeah, we had to ask, too. It's a deep purple.)

Nearby at Pirch, a kitchen and bathroom showroom, we found a sleek, oversized kitchen faucet that would eat up the whole \$3,700 refund—and then some.

But, as salesman Jon Brown (whose business card reads "Advisor, Lifestyle Experiences") noted, "It's a statement all by itself."

The Gantry faucet, with an "articulated" spout (it moves a couple of different ways), goes for \$3,895.

We also saw a Coyote grill priced at about \$2,500 with exact spots designated for beef, chicken or vegetables.

In the bath section, shower heads in the shape of large water drops were grouped together. They cost \$1,500 each, Brown said, and people typically like to buy them as a trio.

"It's a piece of art," he said. "Plus a functional fixture."

SECURITY CHECK

You'll probably never come anywhere

near to affording the James Bond-like set-up at "The Fortress," a seven bedroom house in the Hollywood Hills that recently wowed readers of The Wall Street Journal.

But do you really want to bother with a key fob for every room? And how often would you use a bulletproof plate that slides down from the ceiling?

You can put in a less intensive security system at your average castle for an affordable price.

PC Magazine's Best Smart Home Security Systems of 2017 has an extensive round-up including a wide range of do-it-yourself products, professional services and reviews.

At home improvement stores like Home Depot, video doorbells, motion sensors and security cameras sell for just a few hundred dollars.

BOOST CURB APPEAL

Dean Zibas, like Lundquist, cites small fixes that can add up—especially outside your home.

"In general, it is typically best to just do an overall cosmetic improvement if one is looking for the best return," said Zibas, a real estate appraiser based in San Clemente. "Put in some elbow grease. Buy some new plants at the local nursery or home improvement warehouse and spruce up the front landscaping."

"Most homes, I believe, can be repainted for less than \$3,000, so perhaps get the house painted," he said.

Install new window screens, and do minor repairs to the hardscape and planters yourself, Zibas added. And don't stop at the curb.

"Carry that effort over to the side and rear yards," he said.

If you think that's too much DIY, or you won't get enough of an ROI, there's always another option.

You can do nothing.

Sock the money away. Add it to other savings to add a room someday or go full-on solar.

Over the years, tax refunds can add up. So can your home equity.

Hire a handyman for honey-do list

By JAMES FIGY
ANGIE'S LIST



CONTRIBUTED PHOTO

Consider hiring a handyman to tie up all those loose ends around your house.

Tired of waiting for that honey-do list to get done? Consider hiring a handyman instead to tie up all those loose ends around your house. Just make sure to follow these five tips:

—Understand pricing. Many handyman services, but not all, charge an hourly rate and a fee for travel.

Yvonne Costin, owner of Grandma's Handyman Service in Aurora, Colo., charges \$75 for the first hour and \$60 for each additional hour, plus a \$20 travel fee, for the employees she sends to people's homes. "We're basically a time, prep, material company," she says. "When people have a honey-do list, we can't give them an estimate for that."

James Payne, owner of One Handyman and a Van in Mason, Ohio, says he doesn't offer a set rate, but determines how much to charge based on the length and difficulty of the job.

Tasks like changing out a garbage disposal could cost about \$100 if everything goes perfectly, he says, but unforeseen issues, especially in older homes, can result in a higher cost. "I prefer, before I start giving quotes to people, to look at it," he says.

■ Explain your problem in detail.

Handymen like to know what they're up against, so be prepared to tell them in as much detail as possible.

Payne says it helps him determine whether he wants to do the job and what materials he might need. "I try to pick

their brain before I drive 100 miles for 50 bucks," he says.

Costin says that sometimes when people explain their issues, she can help them solve them over the phone. "I love giving advice," she says. "That's what grandmas do."

■ Know the scope. Handyman services stick to smaller jobs. They won't rewire or replumb your house.

Although Costin says she often refers people to licensed electricians and plumbers, she points out that a handyman service will do jobs that those contractors often label too small.

"If all someone wanted is a kitchen faucet or a bathroom faucet, then we're less expensive than a plumber," she says. "It's the same with electrical. We could put in a new switch, an outlet or a ceiling fan, but we're not going to pull wiring."

—Prepare your to-do list. It's normal to need a million different odd jobs done around your house.

Payne says if a customer makes a list beforehand, it saves them money and saves him trips. "If I have a bunch of odds and ends, a honey-do list, you're going to get that done cheaper," he says.

■ Keep that phone number handy. One trip from the handyman may fix your current problem, but you'll have plenty of pictures and light fixtures to hang in the future.

Payne says he appreciates when customers call him back. "When I help these customers, I try to build a relationship with them," he says. "It's all about taking care of the customer."

Smart home devices for newbies to try

By DEBBIE CARLSON
CHICAGO TRIBUNE

Thinking of a smart home device but don't know where to start?

A smart home device is loosely defined as an object connected via Wi-Fi or a different technology to other things in the home, so that a person can control it remotely from a touch panel or an app on a device, said Carley Knobloch, smart home expert for HGTV.

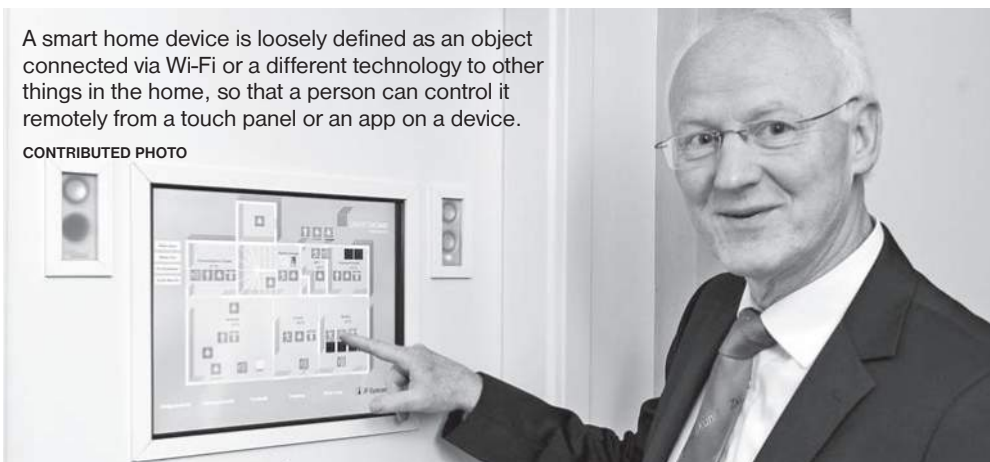
More people are looking to buy these gadgets. A study by consulting firm McKinsey forecast 29 million homes will become connected in 2017, up from 22 million in 2016. Getting a "connected" home doesn't necessarily mean going out and buying several new devices. Instead, start small, experts said.

Knobloch said first-time buyers should ask themselves what problem they want to solve, rather than buying a device to see how it fits with their lifestyle.

"The truth is, this stuff is all more expensive. How are you

A smart home device is loosely defined as an object connected via Wi-Fi or a different technology to other things in the home, so that a person can control it remotely from a touch panel or an app on a device.

CONTRIBUTED PHOTO



going to feel like you made the right investment? How will you stick with it given the learning curve? You also have to know how to keep them updated for security reasons. How to know when it's ready to upgrade and replace completely? It's an uphill climb, and you'll feel the most engaged with it if you're starting with something that will have a huge impact on your life," she said.

Knobloch and Mark Spoonauer, editor-in-chief of review guide Tom's Guide, suggested a few devices for smart home newbies.

Energy-efficiency devices

Smart electrical plugs and thermostats can increase energy efficiency. Smart plugs Spoonauer likes are the relatively inexpensive WeMo Insight (\$40) and iHome ISP8 (\$50). They turn manual objects like lamps or fans into devices that can be controlled by a remote control or smartphone. They can give energy readouts of how much electricity the plugged-in device is using, and can be turned on or off when the user is away from home and put on an automatic schedule.

The Lutron Caseta Wireless Smart Lighting Dimmer Kit (\$190) turns any floor lamp into a dimmer and allows the homeowner to program lights to turn on and off with sunrise or sunset, or to turn on before the user gets home, among other options.

Smart thermostats can improve energy efficiency by learning the homeowner's schedule and can give the user information about energy usage and ways to improve efficiency. While the Nest Learning Thermostat (\$250) is popular, Spoonauer likes the ecobee E3

(\$245), which has a sensor that can be put in the chilliest part of the house to ensure proper temperatures. These thermostats can be difficult to install if a home doesn't have modern wiring, but Spoonauer says home improvement stores are beginning to offer installation services.

Speakers

Smart speakers, like Amazon's Echo (\$180) and Google Home (\$129), "took the whole industry by surprise with how much it's been embraced in the home. It started out as a way to play music or answer questions, but it's really developed far beyond that," Spoonauer said.

The speakers have developed into smart home hubs, as they are compatible with other smart devices, like smart plugs and thermostats, allowing users to operate all their smart devices by voice commands.

"You can do so much more with it, and what you can do is expanding over time," he said.

Although Home doesn't work with as many devices as the Echo does, for people who already use other Google products, like email and their

calendar, it's a good option.

"Some people are a little worried about what Google knows about you, but that's one of the benefits, in a way. Because it knows more about you, it can set your schedule and have it read your email (among other tasks)," he said.

Garage-door openers

Of all the smart devices she uses, Knobloch said, the smart garage-door opener is her favorite. What she likes about the garage-door opener is it can be controlled simply—by the phone app or manually with a clicker, if needed. She likes the Liftmaster MyQ series (about \$350 installed).

"It's fantastic for the kid who is constantly out on the street playing, leaves to go to a friend's and leaves the garage door open," she said.

She can check remotely to see if the door was left open and close it from her phone, and can set it to alert her if the door was left open for 10 minutes or more. Plus she can let people remotely into the house while she's away.

"It's freedom and control over a gaping security part of my home," Knobloch said.

11 coffee-table books design buffs will love

By LISA BOONE
LOS ANGELES TIMES

Audible and books on tape are great, but they don't satisfy the escapist quality inherent in a good coffee-table book. Here, we've assembled a list of recent releases that are worthy of gift wrap for the design buff on your list:

'FORAGED FLORA: A YEAR OF GATHERING AND ARRANGING WILD PLANTS AND FLOWERS'

(Ten Speed Press, \$40)

Written in the first person and arranged by month, Louesa Roebuck and Sarah Lonsdale's book shares their modern vision for flower arranging by focusing on local and foraged flowers and plants. In California, that means fennel, magnolias, borage, nasturtiums and more. The book is a visual delight thanks to Laurie Franke's gorgeous photographs.

'SUNNYLANDS: AMERICA'S MIDCENTURY MASTERPIECE'

(The Vendome Press, \$60)

Janice Lyle's new book looks at the history, architecture and over-the-top interiors of Sunnylands, the dazzling desert residence of philanthropists Walter and Leonore Annenberg designed by architect A. Quincy Jones and interior designer William Haines.

'SIMPLY STYLING FRESH & EASY WAYS TO PERSONALIZE YOUR HOME'

(Sterling Publishing, \$24.95)

Interior stylist Kirsten Grove of the design blog Simply Grove offers practical tips on transforming your living spaces with what you have on hand. Filled with inspiring streamlined interiors, it's a book that minimalists will love.

'MEYER DAVIS: MADE TO MEASURE ARCHITECTURE AND INTERIORS'

(The Vendome Press, \$60)

From South Beach to SoHo, architects Will Meyer and Gray Davis have designed more than 200 residential, retail and hotel spaces

that epitomize hip luxury style. This retrospective of their work, with text by Dan Shaw, showcases their sophisticated style.

'MARFA MODERN: ARTISTIC INTERIORS OF THE WEST TEXAS HIGH DESERT'

(The Monacelli Press, \$50)

What is it about Marfa, Texas, that inspires so many? Helen Thompson demonstrates the influence of the desert landscape on interior design in this tour of 21 minimal yet inspired homes. Design fans will recognize some of the homeowners—the cinder block home of Jamey Garza and Constance Holt-Garza features many of their Garza Marfa designs—who provide a glimpse into what it's like to live in a mecca for artists.

'IN THE COMPANY OF WOMEN: INSPIRATION AND ADVICE FROM OVER 100 MAKERS, ARTISTS, AND ENTREPRENEURS'

(Artisan Books, \$35)

For more than a decade, Grace Bonney has been inspiring interior design fans with her popular blog Design(ASTERISK)Sponge. In her new book, Bonney continues to inspire as she offers what she calls "visibility for powerful women in business." Whether they're artists, chefs, tattoo artists or writers, creative women of all colors, ages, sexualities and experience share their fears, mistakes and successes. "I hope that any woman reading the book, whether a young girl in middle school or someone older, will see themselves reflected and dream big," Bonney said.

'THE JOHN DERIAN PICTURE BOOK'

(Artisan Books, \$75)

This simple, beautiful book filled with nearly 300 images from the 18th and 19th centuries, defies categorization. Is it meant to be a coffee-table book or a rip-out-the-pages decorating tool (all of the oversize pages are frame-worthy). Including colorful butterflies, birds, beetles, portraits and landscapes, the book is a testament to Derian's incredible eye.

'THE FINER THINGS: TIMELESS FURNITURE, TEXTILES, AND DETAILS'

(Penguin Random House, \$60)

Equal parts history lesson and interior de-

sign resource, Christiane Lemieux shares what she has learned from curators, craftsmen and designers regarding quality. Including wallpaper, framing, paint and furniture, Lemieux highlights the history of quality products in this beautifully illustrated book. And in a world less inclined to throw deteriorating furnishings in a landfill, Lemieux's book feels especially timely. See Lemieux in action as she and Maxwell Ryan transform a Los Angeles apartment here.

'DECORATE FOR A PARTY: STYLISH AND SIMPLE IDEAS FOR MEANINGFUL GATHERINGS'

(Jacqui Small, \$29.99)

Filled with dozens of fun party tips that you can easily do yourself, this collaboration between Holly Becker (founder of Decor8) and photographer and product designer Leslie Shewring will be dog-eared in no time by the party planner on your list. Favorite low-cost ideas include tin can lanterns, Loteria goody bags, edible place cards and a eucalyptus tree wall hanging.

'DOMINO: YOUR GUIDE TO A STYLISH HOME'

(Simon & Schuster, \$35; \$70 boxed set)

When the shopping and interior design magazine Domino magazine closed in 2009, many design fans were heartbroken. This new book from the editors at Domino, subtitled "Discovering Your Personal Style and Creating a Space You Love," will appease fans as it continues the lively do-it-yourself vibe the magazine was known for. Featuring detailed illustrations on how to create distinctly personal interiors including no-fail seating arrangements, prime places to install a highly styled vignette and mirrors as art.

'ALISON BERGER: GLASS AND LIGHT'

(Rizzoli, \$65)

Fans of Los Angeles-based lighting designer Alison Berger will enjoy this detailed look at her hand-blown work and artistic process. The oversized monograph includes more than 200 full-color photographs of Berger's glassworks, sketches, drawings and studio. For further details on the glass artist, read this Berger 2014 profile.

Stumped about what to buy for the design lover on your holiday gift list? We have a few suggestions.

RICARDO DEARATANHA/
LOS ANGELES TIMES/TNS

How do I get rid of ants?

By TOM MOOR

ANGIE'S LIST

Although ants generally don't cause harm to people—they don't carry disease, like some other pests—an infestation can be a major nuisance.

"Ants can be extremely persistent creatures, seemingly coming from nowhere and can be difficult to entirely get rid of," says Kelly Garvin of Greenix Pest Control in Dublin, Ohio.

Fortunately, DIY and professional pest removal options are available.

REASONS FOR ANT INFESTATION

Ants typically invade your home for one reason: food. Most feed on sugary or greasy items.

Sugar ants—also called odorous house ants—are one of the most common ant invaders and among the first pests to show up in the spring. They're about one-eighth of an inch or smaller and are attracted to food sources.

The common pavement ant, which is brown to black and about 1/10th of an inch long, will set up colonies near driveways or patios and then send out scouts to search for food in your home. They eat meat, grease, seeds, dead or live insects, and can sting and bite if disturbed.

Carpenter ants, which are black and up to half an inch long, look for protein rather than sugar, and will eat through wood to find nesting locations. Small piles of wood shavings called "frass" found under windows or door frames are signs of carpenter ants.

Moisture ants are larger—about 4 to 4.5 mm long—and are usually an indication of excessive water somewhere. Either can be a problem in bathrooms.

Knowing what type of ant you're dealing with can help you prevent or combat an infestation.

KEEPING ANTS OUT

The first step to prevent an ant infestation: clean house. If you see scout ants in your home, kill them immediately. Make sure you don't leave any food out and keep all kitchen surfaces clean.

If you continue to see ants, make sure you've closed off possible entry points, including sealing small cracks in your walls or under windows. Start by caulking potential entry points, such as window casings.

Next, you can lay down barriers like salt or talc under doors to turn ants away, or apply scents such as vinegar, peppermint oil or cinnamon. Bear in mind, however, that anything you put down will also be of interest to pets and children, so be careful what you use.

DIY METHODS FOR ANT REMOVAL

If ant explorers have morphed into a full-on colony, then you need a plan.

Start with soap and water. This will not only kill chemical trails, but any ants it touches. Add citrus to the water to increase its effectiveness.

You can also purchase pest sprays and baited ant traps from local grocery and hardware stores. These use a mixture of sugars and ant poison, such as boric acid to attract, trap and kill ants. Proceed with caution when using poison.

Bear in mind, too, that these traps won't work on protein-feeders like carpenter ants, since the sweetness won't interest them.

In addition to trapping ants inside, you can also spray around the exterior of the home where the house meets the pavement or ground to prevent more ants from infiltrating, says David Anderson of Eastside Exterminators in Woodinville, Washington.

Garvin recommends spraying problem areas with a mixture of Windex, vinegar and water. She says spreading Diatomaceous Earth in carpeted areas around the bathroom is a safe and natural way to kill ants because it's a food source.

"The Windex or vinegar is really a quick fix and not really that effective, but it will remove the immediate ants and wipe away their pheromone scent they use to follow trails," Garvin says.

Dan Miles, owner of Total Exterminating in Indianapolis, suggests spraying all cracks around the baseboards and the base of the toilet if the infestation is in the bathroom.

HIRE A PEST CONTROL PROFESSIONAL

Large-scale infestations require assistance from a pest control professional.

Pros address ant problems by locating the colony itself; typically this starts by laying bait traps, which contain poisoned food taken back to the nest. Once found, exterminators can use a variety of techniques including chemical sprays to totally eliminate the ants in your home.

In the case of carpenter ants, early detection is critical. Left unchecked, they can cause significant damage to your home. A pest control professional may need to drill small holes in your wall to make sure the entire colony has been eliminated, and will often book a follow-up visit to make sure problems don't recur.

Goods donated to Houston

A total of 16 boxes packed with almost 800 lbs of canned goods, ramen, mosquito coils, and hygiene items were airmailed to Houston, Texas last week, according to a statement from Rep. Edwin K. Propst (Ind-Saipan).

The goods collected were from a two-week Hurricane Harvey Relief Drive initiated by the offices of Reps. Vinson Sablan (Ind-Saipan) and Propst and several members of the community.

The drive also raised a total of \$3,277.83 in monetary donations, of which \$1,709 was used for shipping.

"After we were devastated by Typhoon Soudelor, our fellow islanders in Texas quickly came to our aid, with four representatives from [the Houston Association of Mariana Is-

landers] flying in and personally delivering several boxes of supplies and aid for our people, as well as shipping in clothes and other items a few weeks later. We wanted to do what we can and to show our gratitude, as we can never forget their kindness," said Sablan.

According to Propst, HAMI officers Joaquina DLG Chong and Jennifer White Aguon already received the 16 boxes of goods and monetary donations and have already distributed them to families in need of help.

"They are most grateful and wanted to thank everyone in our community for their love and support for our fellow islanders in Texas," said Propst.

The contributions and assistance were from Joeten Enterprises, Naked Fish Bar and Grill, Grace Christian Acad-

emy, Mount Carmel School, NMC School of Education, Clarence Tenorio Jr., Philip Thomas Mendiola Long, Rep. Edmund Villagomez (Ind-Saipan), Delegate Gregorio C. Kilili and Andrea Sablan, Romeo "Bong" Malasarte, Jean D. Sablan, Vince and Rowena Torres, Karen Deleon Guerrero, Mark and Jean Rabaulman, Abby Lim, Daisy Kaipat, Carmelita Sablan, Mary Takai, Ivan Propst, Roderick Zandueta, Kristina Tenorio, Beth Nunez, Pastor Ray Kinsella, Galvin Deleon Guerrero, John Blanco, Erika Mendiola, Luis Camacho, Dawn Sablan, Patricia Cortez, Charlotte Cepeda, Vince Camacho, Sal Limes, Joe Aldan, and the many individuals who donated goods at the Joeten drop-off locations.



THE RIDDLE OF THE EXPORTER™

An 8 Step Process to Conquer the World of Exporting.

ABOUT THE RIDDLE OF THE EXPORTER™

This one-day seminar provides a complete overview of the exporting process. The interactive format includes case studies, online research, group participation, gamification and an 80 page workbook.

ABOUT ELYSE ERIKSSON

A lifelong entrepreneur, Elyse Eriksson has explored a wide variety of business ventures from concrete products to crafts. She served as the Director of Training and Business Counselor at the International Trade Center-Small Business Development Center, Dallas, Texas and has obtained the designation of C.G.B.P., Certified Global Business Professional. Currently as the Managing Director of Export Connector, Elyse offers export-import training and consulting. Her goal is to help new exporters see that exporting can be easily understood with The Riddle of the Exporter™ 8 Step Process.

TUESDAY, OCTOBER 24th
NAPU ROOM, PACIFIC ISLANDS CLUB, SAIPAN

8AM—5PM
\$60 PER PERSON



Presented by:
Elyse Eriksson,
MBA, CGPA

★★★★★ Reviews

"The Riddle of the Exporter was almost too much fun to be a training class. I entered with little knowledge and by the end of the session knew the terminology, process and had a plan to export. Elyse's interactive teaching style guarantees you will learn." Leya-Citibank

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INVITATION



SAN DIEGO STATE UNIVERSITY

Focus Group Meeting Schedules by Groups

People with Disabilities

Saipan: October 24 & 25, 2017 (pick one), from 10:30 a.m. to 12:00 noon at the Multi-Purpose Center

Tinian: October 26, 2017, from 9:00 a.m. to 11:00 a.m. at the Northern Marianas College

Rota: October 27, 2017, from 9:00 a.m. to 11:00 a.m. at the Sinapolo Youth Center

Community Partners

Saipan: October 24 & 25, 2017 (pick one), from 8:30 a.m. to 10:00 a.m. at the Multi-Purpose Center

Tinian: October 26, 2017, from 11:00 a.m. to 1:00 p.m. at the Northern Marianas College

Rota: October 27, 2017, from 11:00 a.m. to 1:00 p.m. at the Sinapolo Youth Center

Employers

Saipan: October 24 & 25, 2017 (pick one), from 1:00 p.m. to 2:30 p.m. at the Multi-Purpose Center

Tinian: October 26, 2017, from 1:00 p.m. to 3:00 p.m. at the Northern Marianas College

Rota: October 27, 2017, from 1:00 p.m. to 3:00 p.m. at the Sinapolo Youth Center

Request for Reasonable Accommodations

If you require an accommodation to participate in a focus group meeting or you have any questions, please contact:

Elvira Seman (OVR) at 322-6537/38
no later than October 17, 2017.

The State Rehabilitation Council and the Office of Vocational Rehabilitation, in partnership with San Diego State University Research Foundation's Interwork Institute (SDSURF-II), will be conducting their triennial Comprehensive Statewide Needs Assessment Project, with focus group meetings scheduled for October 24-27 in Saipan, Tinian, and Rota.

The purpose of the Needs Assessment Project is to identify the rehabilitation needs of people with disabilities residing in the CNMI, and to assess the performance of the Vocational Rehabilitation Program in meeting those needs.

Employers comprise a new category, and dialogue with this group will center around their business needs and opportunities for inclusion and innovation.

Please join Dr. Chaz Compton, Ed.D., CRC in a lively conversation about diversity and disability employment. Thank you.

Nation

Woman who searched for days learns mother killed in wildfire

SANTA ROSA, Calif. (AP)—A frantic Jessica Tunis had been calling hospitals and posting on social media when her family’s search ended up back at the charred ruins of her mother’s Santa Rosa house on Wednesday, looking for clues in the debris as to where she might be.

Linda Tunis had last called Jessica from her burning house at Journey’s End mobile home park early Monday, saying “I’m going to die” before the phone went dead. Her home was destroyed in wildfires that swept Northern California’s wine country.

“She’s spunky, she’s sweet, she loves bingo and she loves the beach, she loves her family,” said Jessica Tunis, crying. “Please help me find her. I need her back. I don’t want to lose my mom.”

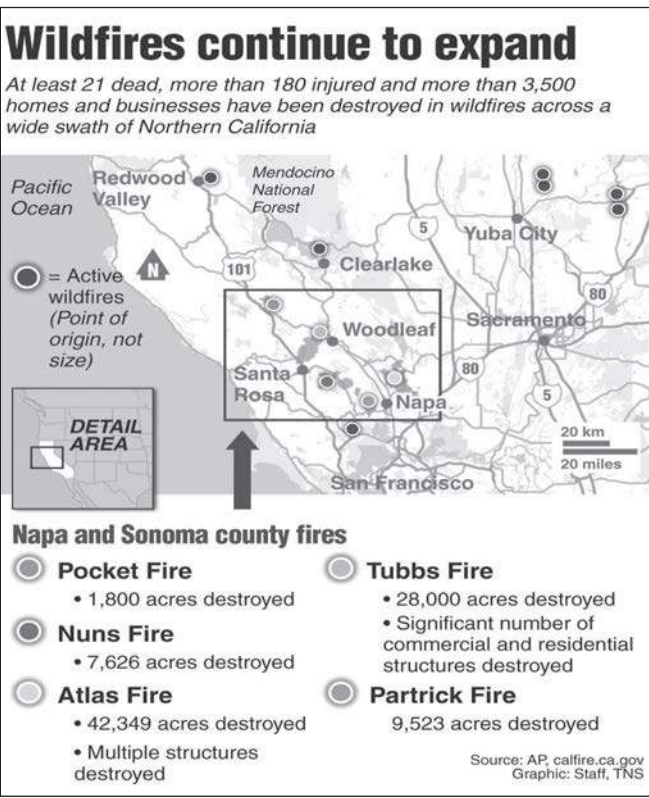
Hours later Tunis texted

an AP reporter to say that her brother, Robert, had found her mother’s remains among the debris. Authorities put the remains of the 69-year-old woman in a small white plastic bag and strapped it to a gurney before taking it away.

Hundreds of people remained unaccounted for Wednesday as friends and relatives desperately checked hospitals and shelters and pleaded on social media for help finding loved ones missing amid California’s wildfires.

As of Wednesday, 22 wildfires were burning in Northern California, up from 17 the day before. The blazes killed about two dozen people and destroyed an estimated 3,500 homes and businesses, many of them in California’s wine country.

How many people were



missing was unclear, and officials said the lists could include duplicated names and people who are safe but haven’t told anyone, whether because of the general confusion or because cellphone service is out across wide areas.

“We get calls and people searching for lost folks and they’re not lost, they’re just staying with somebody and we don’t know where it is,” said Napa County Supervisor Brad Wagenknecht.

With many fires still raging out of control, authorities said locating the missing was not their top priority.

Sonoma County Sheriff Robert Giordano put the number of people unaccounted for in the hard-hit county at 285 and said officers were starting limited searches in the “cold zones” they could reach.

“We can only get so many places and we have only so many people to work on so many things,” he said. “When you are working on evacuations, those are our first priority in resources.”

As a result, many people turned to social media, posting pleas such as “Looking for my Grandpa Robert,” “We are looking for our mother Norma” or “I can’t find my mom.” It is an increasingly familiar practice that was seen after Hurricanes Harvey, Irma and Maria and the Las Vegas massacre.

A sobbing Rachael Ingram searched shelters and called hospitals to try to find her friend Mike Grabow, whose home in Santa Rosa was destroyed. She plastered social media with photos of the bearded man as she drove up and down Highway 101 in her pickup.

ACROSS THE NATION

Pressure mounts for Vegas police to explain response time

Pressure mounted Wednesday for Las Vegas police to explain how quickly they reacted to what would become the deadliest mass shooting in modern U.S. history after two hotel employees reported a gunman spraying a hallway with bullets six minutes before he opened fire on a crowd at a musical performance. On Monday, Clark County Sheriff Joe Lombardo revised the chronology of the shooting and said the gunman, Stephen Paddock, had shot a hotel security guard through the door of his suite and strafed a hallway of the Mandalay Bay hotel and casino with 200 rounds six minutes before he unleashed a barrage of bullets into the crowd. That account differed dramatically from the one po-

lice gave last week when they said Paddock ended his hail of fire on the crowd in order to shoot through his door and wound the unarmed guard, Jesus Campos.

Judge won’t order officials to allow abortion for immigrant


SAN FRANCISCO (AP)—A federal judge in San Francisco said Wednesday that the government cannot prevent a pregnant 17-year-old at a Texas facility for unaccompanied immigrant children from getting an abortion, but declined to issue an order that would bar federal officials from interfering in the girl’s access to the procedure. U.S. Magistrate Judge Laurel Beeler said the legal challenge on behalf of the girl by the American Civil Liberties Union of Northern California was not filed in

the right court. The ruling allows the girl’s attorneys to file a new lawsuit seeking the same order in another federal court district. A lawyer for the U.S. Department of Justice, Peter Phipps, said at a hearing Wednesday that the government might propose having Jane Doe’s case heard in Texas or Washington, D.C. Brigitte Amiri, a senior staff attorney with the ACLU, said the group hadn’t decided its next step, but would continue to fight for the girl’s right to an abortion.

EPA announces \$115M cleanup for Houston site

HOUSTON (AP)—The Environmental Protection Agency approved a plan to remove sediments laced with highly toxic dioxin from a partially submerged Superfund site

near Houston damaged during Hurricane Harvey, officials announced Wednesday. The announcement comes two weeks after the federal agency said an unknown amount of dioxins—which have been linked to birth defects and cancer—may have washed downriver from the San Jacinto Waste Pits after floodwaters jarred loose a protective cap of fabric and rock designed to keep them from spreading. The EPA said in a statement that it planned to excavate 212,000 cubic yards of contaminated material from the site along the San Jacinto River that was a paper mill in the 1960s. It estimated the cost at \$115 million. The statement said a small, unspecified amount of material would stay on the site and that temporary barriers would be built to hold back the river during excavation and removal.



COMMONWEALTH PORTS AUTHORITY
Main Office: Francisco C. Ada/Saipan International Airport
P.O. Box 501055, Saipan, MP 96950-1055
Tel.: (670) 236-6500/1 • Fax: (670) 234-5962
E-mail: cpa.admin@pticom.com • Website: www.cpa.gov.mp

REQUEST FOR PROPOSAL

PROJECT NO. CPA-RFP-001-18
SUBMISSION DATE: OCTOBER 31, 2017 TIME: 2:00 p.m.
“LEASE AND IMPROVEMENT OF ECHO DOCK”
PORT OF SAIPAN, NORTHERN MARIANA ISLANDS

THE PROPOSAL PACKAGE IS AVAILABLE FOR PICK UP AT THE OFFICE OF THE EXECUTIVE DIRECTOR, COMMONWEALTH PORTS AUTHORITY, 2ND FLOOR, ARRIVAL BUILDING, SAIPAN INTERNATIONAL AIRPORT BEGINNING SEPTEMBER 29, 2017.

PROPOSERS ARE TO SUBMIT ONE (1) ORIGINAL AND THREE (3) COPIES IN A SEALED ENVELOPE AND MARKED: CONFIDENTIAL “LEASE AND IMPROVEMENT OF ECHO DOCK (RFP-001-18)”. PROPOSERS SHALL TAKE INTO CONSIDERATION ALL CHARGES ASSOCIATED WITH THIS PROCUREMENT BEFORE FINALIZING ITS PROPOSAL. ALL PROPOSALS MUST BE SUBMITTED AT THE CPA ADMINISTRATION OFFICE, 2ND FLOOR OF THE ARRIVAL TERMINAL BY OCTOBER 31, 2017 AT 2:00 P.M..

THE PROVISIONS OF THE CPA PROCUREMENT REGULATIONS, NMIAC SECTION §40-50-1020 AND 1025 PROHIBITING GRATUITIES, KICKBACKS AND CONTINGENT FEES SHALL APPLY.

THE CPA RESERVES THE RIGHT TO REJECT ANY AND ALL PROPOSALS, AND WAIVE IMMATERIAL DEFECTS IF TO DO SO WOULD BE IN THE BEST INTEREST OF CPA.

/s/ **CHRISTOPHER S. TENORIO**
EXECUTIVE DIRECTOR

DATE: 9/27/17



COMMONWEALTH PORTS AUTHORITY
CNMI GOVERNMENT
Main Office: SAIPAN INTERNATIONAL AIRPORT
P.O. BOX 501055 • SAIPAN • MP 96950
Phone: (670) 237-6500 • Fax: (670) 234-5962
E-mail Address: cpa.admin@pticom.com • Website: www.cpa.gov.mp

AMENDED INVITATION FOR BID
PROJECT NO.: CPA-IFB-001-18

SUBMISSION DATE: OCTOBER 25, 2017 TIME: 2:00 P.M.

PROCUREMENT AND DELIVERY OF ONE (1) UNIT 2017 PICK-UP TRUCK/4DOOR6CYL/4WD, AUTO TRANSMISSION, A/C, POWER WINDOWS/DOORSWHITE COLOR, ALL OTHER FEATURES AS PER FACTORY SPECS. LOCKABLE FITTED BED TOOL BOX TO BE INCLUDED.

THE UNIT IS FOR THE TINIAN INTERNATIONAL AIRPORT.


BIDDERS ARE TO SUBMIT ONE ORIGINAL BID AND 2 COPIES IN A SEALED ENVELOPE AND MARKED: “PROJECT NO. CPA-IFB-001-18”. BIDDERS SHALL GUARANTEE DELIVERY OF THE VEHICLE TO CPA TINIAN WITHIN 60 DAYS FROM AWARD OF THIS BID. QUESTIONS REGARDING THIS BID SHALL BE IN WRITING AND SEND VIA EMAIL TO atudela@cpa.gov.mp prior to October 20, 2017.

THE PROVISIONS OF THE CPA PROCUREMENT REGULATIONS, NMIAC SECTION §40-50-1020 AND §40-50-1025 PROHIBITING GRATUITIES, KICKBACKS AND CONTINGENT FEES SHALL APPLY.

THE CPA RESERVES THE RIGHT TO REJECT ANY AND ALL BIDS AND WAIVE IMMATERIAL DEFECTS IF TO DO SO WOULD BE IN THE BEST INTEREST OF CPA.

CHRISTOPHER S. TENORIO
EXECUTIVE DIRECTOR

Date: _____



COMMONWEALTH PORTS AUTHORITY
Main Office: FRANCISCO C. ADA/SAIPAN INTERNATIONAL AIRPORT
P.O. BOX 501055, SAIPAN MP 96950-1055
Phone: (670) 237-6500/1 • Fax: (670) 234-5962
E-mail Address: cpa.admin@pticom.com • Website: www.cpa.gov.mp

REQUEST FOR QUALIFICATION STATEMENTS

REQUEST FOR QUALIFICATION STATEMENTS FOR ARCHITECTURAL/ENGINEERING DESIGN SERVICES FOR THE BENJAMIN TAISACAN MANGLONA INTERNATIONAL AIRPORT TERMINAL DRAINAGE SYSTEM IMPROVEMENTS PROJECT PROJECT NO. CPA-RA-003-17

The Commonwealth Ports Authority (CPA) is soliciting statements of professional qualifications from interested Consultants for Architectural/Engineering Design Services for the project including onsite assessment, survey, possible exploratory investigation and preparation of design with plans and specifications to improve or replace the drainage system at the Benjamin Taisacan Manglona International Airport, Rota, Commonwealth of the Northern Mariana Islands.

The project is being funded by the Commonwealth Ports Authority. This project is in accordance with CPA's Procurement Rules and Regulations and procedures shall be in full compliance with Section 40-50-202 Architect-Engineer Design and Construction Management Services.

The Request for Qualification (RFQ) Package is available at CPA's Office of the Executive Director, 2nd floor of the arrival terminal. No fee is required for obtaining the proposal package.

Questions regarding this request for RFQ statements must be submitted to Ms. Wendi L. Prater, CPA Executive Assistant/Project Manager, at (670) 237-6500, faxed to (670) 234-5962 and/or emailed to cpa.engr@pticom.com and wprater@cpa.gov.mp by no later than Friday, October 13, 2017, 4:30 p.m., local time.

At a minimum, the statements of professional qualification will be evaluated based on the following criteria:

1. Overall A/E design experience in the Pacific area and especially in the Commonwealth of the Northern Mariana Island – (30 points);
2. A/E Design experience related to airport projects – (30 points);
3. Level of proficiency in performing A/E services promptly, on time and within proposed schedule – (15 points);
4. The general reputation of the Consultant in terms of quality of A/E work experience and services, and the Consultant's professional integrity and competence – (15 points);
6. Resumes of key personnel including current licenses and registrations of principal – (10 points).

Interested Consultants shall submit one (1) original, four (4) copies and one (1) electronic version in .pdf on a compact disc of their statements of professional qualifications no later than **4:30 p.m., FRIDAY, OCTOBER 27, 2017**. Statements of qualification must be presented by a combination of both brochures and the use of current U.S. Government Standard Form 330.

Discussions may be conducted with at least three (3) of the firms regarding the agreement requirements and technical approach and selection made there from, in order of preference, of no less than three (3) firms determined to be the most highly qualified to perform the services required.

An agreement shall be negotiated with the highest qualified architect/engineer firm or company at a price determined to be fair and reasonable to the government. If a fair and reasonable price cannot be negotiated with the highest ranking qualified firm, then additional firms may be selected in order of competence and qualifications and negotiations continued until a fair and reasonable price is agreed upon.

All responses to this RFQ shall take into account any and all travel costs and taxes that will be charged to the consultant awarded an agreement for this project, including excise tax.

The CPA reserves the right to reject any or all statements of professional qualification for any reason, if in its sole opinion to do so would be in its best interest.

For the Commonwealth Ports Authority:

/s/ **CHRISTOPHER S. TENORIO**
Executive Director

Date: September 26, 2017

World

Spain gives ultimatum to Catalonia: Back down or be punished

MADRID (AP)—Spanish authorities gave Catalonia’s separatist leader five days to explain whether his ambiguous statement on secession was a formal declaration of independence and warned Wednesday that his answer dictated whether they would apply never-used constitutional powers to curtail the region’s autonomy.

Threatening to invoke a section of the Spanish Constitution to assert control over the country’s rogue region, Prime Minister Mariano Rajoy said Catalan president Carles Puigdemont’s response to the central government’s ultimatum would be crucial in deciding “events over the coming days.”

Puigdemont announced on Tuesday that he was using the victory in a banned Oct. 1 referendum to proceed with a declaration of Catalan independence, but proposed freezing its implementation for a

few weeks to allow for dialogue and mediation with the government in Madrid.

His equivocal position seemed designed to appease the most fervent separatists, but also to build support — both in Catalonia and internationally — by provoking another tough response from Rajoy’s Cabinet. Spanish police used force to try to stop the referendum vote, producing images that elicited sympathy for the separatists.

Speaking in the national parliament in Madrid on Wednesday, Rajoy said the referendum Catalonia’s regional parliament and Puigdemont’s government held in violation of a court order was illegal and part of a strategy “to impose independence that few want and is good for nobody.”

The ensuing crisis, he said, was “one of the most difficult times in our recent history.”

Rajoy, whose government



AP
A new pro Catalan independence mural on the Falls Road in Belfast Northern Ireland Wednesday Oct. 11, 2017.

makers signed establishing a new Catalan republic, the government said.

A refusal to backtrack or providing no response will lead Madrid to trigger Article 155 of the Spanish Constitution, which allows central authorities to take some or total control of any of the country’s 17 regions if they rebel or don’t comply with their legal obligations.

The warning issued Wednesday was the first step required before Rajoy’s Cabinet can invoke the article for approval from the Senate, where Rajoy’s ruling Popular Party has an absolute majority.

The measure has never been invoked during the nearly four decades since the 1978 Constitution restored democracy in post-dictatorship Spain.

The central government “wants to offer certainty to citizens,” Rajoy said, adding that it was “necessary to return tranquility and calm.”

WORLD BRIEFS

Floods and landslides kill 37, leave 40 missing in Vietnam

HANOI, Vietnam (AP)—Floods and landslides after a tropical depression have killed at least 37 people, left another 40 missing and damaged homes and crops in northern and central Vietnam, officials said. The disasters injured 21 people and destroyed or damaged more than 1,000 houses, submerged another 16,740 homes and damaged infrastructure and crops in six central and northern provinces, the Vietnam Disaster Management Authority said in a statement Thursday. In the hardest-hit northern province of Hoa Binh, 11 people died and 21 others were missing. The casualties include four families whose houses were buried in a landslide early Thursday while they were sleeping, killing six and leaving another 12 missing, disaster official Quach Viet Hoang said. Rescuers were trying to search for the missing, Hoang added.

Witness at Malaysia trial says 4 more suspects in Kim murder

SHAH ALAM, Malaysia (AP)—A Malaysian police officer testified Thursday that the two women on trial for the murder of the estranged half brother of North Korea’s leader were seen on airport security videos with two men believed to have provided the VX nerve agent used to kill him. Video footage presented

in court showed Vietnamese suspect Doan Thi Huong walking in the airport with a man wearing a baseball cap. Separately, Indonesian suspect Siti Aisyah was seen meeting with another man also wearing a cap at an airport cafe just before the attack was carried out in a crowded departure terminal of the Kuala Lumpur airport the morning of Feb. 13. The faces of the men can’t be seen clearly. Chief investigating officer Wan Azirul Nizam Che Wan Aziz identified the men as only Mr. Y and Mr. Chang.

Volcanic eruption in Japan spreads ash in 4 cities, towns

TOKYO (AP)—A volcano in southwestern Japan has erupted for the first time in six years and spread ash in nearby cities and towns. Japanese broadcaster TBS showed footage of elementary school students wearing helmets and masks on the way to their school at the foot of the Shinmoedake volcano. Residents also described rumbles being heard from the volcano. The report said a plume rose 1,700 meters (5,600 feet) from the crater and ash fell in at least four cities and towns in Miyazaki prefecture Thursday. The volcano on the border of Kagoshima and Miyazaki prefectures erupted Wednesday for the first time in 6 years. The Japan Meteorological Agency raised the volcanic alert level from 2 to 3 on a scale of 5. Level 3 warns people to not approach the volcano.

has been under fire for the police violence, blamed the Catalan separatists for inciting recent street protests and said that “nobody can be proud of the image” Spain has projected to the rest of the world with the referendum.

Lawyers, civil society groups and politicians in Catalonia and elsewhere in Spain have offered to mediate be-

tween the two sides, but the prime minister rejected the offers. He said he refused to engage in dialogue with a disobeying Catalan government.

“There is no possible mediation between democratic law and disobedience and unlawfulness,” Rajoy said, throwing the ball back to the Barcelona-based Catalan authorities for the next move.

If Puigdemont replies before Monday that he indeed proclaimed independence with his Tuesday announcement, he would have three more days to rectify the situation, according to a formal demand submitted by the central government Wednesday. That would mean abandoning implementation of the declaration Catalan separatist law-

DIVISION OF COASTAL RESOURCES MANAGEMENT

Caller Box 10007, Gualo Rai Center, Saipan MP 96950
TEL. NO. 664-8300 FAX NO. 664-8315

NOTICE OF APPLICATION

As of September 29, 2017

THE FOLLOWING IS A PUBLIC ANNOUNCEMENT OF COASTAL PERMIT APPLICATIONS RECEIVED BY THE DCRM OFFICE:

APPLICANT	DATE APPLICATION RECEIVED	APPLICATION PROJECT DESCRIPTION	LOCATION	TYPE	STATUS
1. Auto Marine Incorporation	09/25/2017 SLRm-98-X-167	Marine Sports-Renewal Banana Boat Operation	Tanapag Lagoon	Lagoon & Reef	Approved- 10/02/2017
2. Aquaville Inc.	09/25/2017 SLRm-2012-X-019	Marine Sports-Renewal Hydrobob Scooters Operation	Mañagaha Island	Lagoon & Reef	Approved- 10/02/2017
3. Commonwealth Office of Transit Authority (COTA)	09/15/2017 SSCHPIW-2017-X-110	Construction of concrete bus stop pads, installation of bus signs, & use of bus routes 1A & 1B (Inbound & Outbound)	Saipan	Ports & Industrial	Approved- 10/05/2017
4. Marianas Seas Adventures	10/02/2017 SLRm-03-X-136	Marine Sports-Renewal SCUBA Operation	All Dive Sites	Lagoon & Reef	Approved- 10/05/2017
5. DCCA-Commonwealth for Council for Arts & Culture	10/02/2017 SSm-2018-X-001	Canoe Hut	Susupe	Shoreline	Under Review*
6. D.T.C. Saipan	10/05/2017 SSm-2018-X-002	Filming & Photography	Saipan	Shoreline	Under Review*
7. Hong Yan International (CNMI), LLC	10/06/2017 SSCH-2018-X-003	Construction & Operation of The Ladder Beach Restaurant	Obyan	Shorelines	Approved- 10/10/2017
8. Jack Zhang (Zhong Shi Tang) dba Tai Su International Development, Inc.	10/10/2017 SCH-2018-X-004	Land Clearing	Beach Road-Chalan Laulau, Saipan	Shoreline	Under Review*
9. James Davies dba Jungle Jim	10/11/2017 SLRm-2018-X-005	Marine Sports	All Dive Sites	Lagoon & Reef	Under Review*

NMIAC §15-10-210 of the CRM Rules and Regulations requires all permit applications to be published in a newspaper for general circulation within the CNMI within 15 days of receipt of application. The list reflects recently received permit applications and those with a recent change in status. New applications are marked with an asterisk (*).

The Public is invited to submit written comments regarding any of the above projects for which a permit decision has not been issued. All permit comments should identify the project by application number. Your comments should be mailed or hand-delivered to the DCRM Office. All persons who desire a public hearing regarding any project may do so by submitting a written request for a public hearing to the DCRM Office within fourteen (14) days for minor permits (APCs) and proposed amended major sitings. Public Hearings are required for all new major siting projects. All public hearing notices are published in a local newspaper of general circulation. Residents of Rota and Tinian may submit comments and hearing requests to their local DCRM Coordinator. Persons wishing to retain the right to appeal a DCRM Permit decision must file a notice of appeal with the DCRM office within thirty (30) days of the issuance of the DCRM permit decision as provided in Part 200 § 15-10-235 of the DCRM Regulations.

Off The Wall

Oklahoma prisons selling cold case play cards to its inmates

OKLAHOMA CITY (AP)—Oklahoma authorities are hoping to solve killings and other cold cases by selling playing cards that feature the cases to prisoners.

The first in a planned series of decks is already on sale for \$1.42 at six of the state's lock-ups, and a second deck is already being planned.

The cards are reminiscent of those distributed to U.S. troops during the Iraq War that featured members of Saddam Hussein's government, except these feature unsolved cases from 1978 through 2013.

"We recognize that virtually every single case that is unresolved, there is information that rests within at least one individual, if not more than one individual," he said. "It's our belief that ... much of this information I speak of rests within individuals who are incarcerated," said Stan Florence, the director of the Oklahoma State Bureau of Investigation.

Florence said other states, including Florida, Colorado, Connecticut and South Carolina, have similar programs that have led to the solving of



Playing cards featuring unsolved and unidentified homicides or missing person cases are displayed at Oklahoma State Bureau of Investigation headquarters in Oklahoma City, Wednesday, Oct. 11, 2017.

about 40 unsolved homicides.

Joe Allbaugh, the state Department of Corrections director, said each deck costs \$1.09 to produce, and the profits will be used to new decks featuring other unsolved cases. Eventually, they'll be the only cards inmates can buy.

"There are individuals, believe it or not, who share information, even though they're incarcerated," Allbaugh said of inmates who provide infor-

mation about unsolved crimes.

Maria Wilson, whose mother Marie Dighton's 2008 killing in her Buffalo Valley home remains unsolved, praised the playing cards program. Wilson, of Guthrie, said it's impossible to fully move on, despite the years that have passed.

"I hear that all the time, 'well, we'll get justice, you know, when they meet their Maker.' Well, I want justice this side of heaven," she said.

OFFBEAT BRIEFS

Heaviest is best: Pumpkin sets record at California contest

HALF MOON BAY, Calif. (AP)—The winner of the 44th World Championship Pumpkin Weigh-Off had the heaviest pumpkin recorded in the history of the San Francisco Bay Area competition. The Orange County Register reports that a forklift hoisted the giant pumpkin onto a scale and a crowd watched as it was weighed Monday in downtown Half Moon Bay, south of San Francisco. It registered 2,363 pounds (1,070 kilograms) to make it the seventh win for grower Joel Holland. The giant pumpkin earned the Sumner, Washington, man prize money of \$7 per pound. Cindy Tobeck won the competition last year with a pumpkin weighing 1,910 pounds. Tobeck rode on top of her entry this year as it was brought to the scale, but its 2,002 pounds fell short of Holland's entry.

Teacher who won \$1M prize is accused of stealing \$28 leash

EDGECOMB, Maine (AP)—A Maine teacher who pleaded guilty to shoplifting a \$14.99 blouse after winning the \$1 million Global Teacher Prize is accused of violating

her conditions of release by stealing a \$28 dog leash. Wiscasset police tell the Bangor Daily News that Nancie Atwell received a summons for theft Friday. Atwell had pleaded guilty to stealing a blouse in 2016 in a plea agreement that required her to stay out of trouble for two years. The 66-year-old Atwell was also charged with theft in a 2014 case that came to light after the 2016 charge. The outcome of that case wasn't immediately clear. Atwell founded the Center for Teaching and Learning in Edgcomb. She won the Varkey Foundation's teaching award in 2015.

Report: Motorist falls short in bid to jump car over canal

LEHIGH ACRES, Fla. (AP)—Authorities say a man tried to jump his car over a canal in a Florida neighborhood, but didn't make it. WFTX reports that the car had be towed from the Lehigh Acres canal on Tuesday after it failed to clear the 20 feet (6 meters) between both sides. Before attempting the jump, witnesses were quoted as telling the television station, the man drove to the edge of the canal and got out of the car to observe the distance. Lee County

deputies say the man wasn't injured, but the Toyota Corolla was totaled. Investigators say they weren't sure why the man attempted the jump, noting he could have driven a few blocks to get to the other side.

Turtle that swallowed fishing line released in ocean

CHARLESTON, S.C. (AP)—A sea turtle that swallowed more than 4 feet (1 meter) of fishing line has been released in the Atlantic Ocean off South Carolina's coast after undergoing surgery. The South Carolina Aquarium said in a news release Monday that Peach was returned to the ocean at Folly Beach on Monday after recovering from the surgery to remove the fishing line. Peach is a 55-pound (25-kilogram) female Kemp's ridley turtle and had the surgery after being found last summer in Charleston Harbor. The Department of Natural Resources found Peach with fishing line around her head, neck and left front flipper, in addition to running down her mouth into her intestines. She's been tagged with a satellite transmitter that will allow scientists to study how Kemp's ridley turtles move during the winter months.

Science & Technology

TECH Q&A

Yahoo hack in 2013 still haunts email users

By STEVE ALEXANDER
STAR TRIBUNE (MINNEAPOLIS)

Q: When we try to log in to our Yahoo email account, it recognizes our username but not our password. When we try to access the account using the "forgot my password" link, Yahoo asks us security questions but doesn't recognize our answers as valid. Can we recover the Yahoo account rather than just create a new one? Have we been hacked?

A: Your Yahoo account has been hacked. Whoever took over your account has changed your password and the answers to your security questions, preventing you from accessing the account. To ask Yahoo for help regaining access to your account, see tinyurl.com/y9kh7nel.

The fact that your account was hacked isn't surprising. Last week, Yahoo's new owner, telephone company Verizon Communications, disclosed that a 2013 hacker attack accessed the personal information for all of Yahoo's 3 billion user accounts (see tinyurl.com/y9hnb5th). Yahoo previously said fewer than 1 billion were affected.

As a result, everyone who had a Yahoo account for at least four years is vulnerable, and should change his or her password immediately. (Yahoo is urging users to disable their security questions and use other security measures, such as an "account key," in which Yahoo asks you to confirm via text message that it's you trying to log in.)

If you can't regain access to your existing Yahoo account, I suggest that you don't open a new one. While Yahoo is now under new management, it's unclear whether all the technical flaws in Yahoo's security have been discovered and fixed. Instead, I suggest that you use another large email provider, such as Google's Gmail or Microsoft's Outlook.com.

Readers who have a working Yahoo email and want to switch to another provider should read my earlier column about how to close a Yahoo account (see tinyurl.com/y9qy3r37).

Q: I can't sign in to my 10-year-old Facebook account on my PC; the website says my password is incorrect. When I tried to recover my password, Facebook said the Yahoo email

address I had provided (as an alternative way for them to contact me) is invalid. I then tried to log in to my Yahoo account, and found that I couldn't.

Oddly, I can still view my Facebook account on my Android phone, although I'm not able to access any of the Facebook account settings. What can I do?

A: It sounds as if you have been hacked twice. Your original Yahoo email address was probably hacked first (see the question above.) The hacker was then able to take over your Facebook account. This would be possible if you used the same password for Facebook as you did for the Yahoo account, or if some personal information stored in your Yahoo account allowed the hacker to guess your Facebook password.

My guess is your Android phone can still access Facebook because it has been constantly logged in while the hacker made changes to your Facebook settings. But, because your phone has your now unusable password, it can't access your Facebook settings. Facebook offers help with accounts that have been hacked (see tinyurl.com/3chj98v).

Science Matters

March 13, 2011: Tsunami left Sendai, Japan, in ruins

Sea slugs

Mussels on metal float

Disaster washed animals across Pacific

The 2011 tsunami launched the greatest cross-ocean biological transfer ever; 289 species of Japanese marine animals floated for 6 years across to North America and Hawaii.

Japanese fishing boat washed ashore in Oregon covered with sea life

Source: James T. Carlton of Williams College; Science magazine; Japan Meteorological Agency, TNS Photos
Graphic: Helen Lee McComas, Tribune News Service

Rafting: Nature's mass transit

It is the main way marine species have spread across the Earth, but a major rafting event had never been observed — until now

Historically, animals have ridden on wood debris, seeds and organic materials that rot quickly in the sea

The tsunami carried millions of plastic and metal objects, creating long-lasting biological "rafts"

2013: Buoys from Japanese oyster farms land at Forks, Wash.

Life & Style

Rare photos by early NASA astronauts being auctioned off

BOSTON (AP)—John Glenn was the first person to snap a photograph of Earth from outer space. Neil Armstrong took the first picture from the moon's surface.

The original prints of those are among 445 rare photos taken by American astronauts that are being sold by Skinner Auctioneers and Appraisers starting this week.

The Massachusetts auction house says "The Beauty of Space" is the first-ever U.S. auction to focus solely on vintage photographs produced by NASA astronauts during the heyday of lunar exploration, from 1961 to 1972. The auction goes

live on Thursday and runs through Nov. 2.

The photographs are valuable not only for their scientific and historical significance, but also for their artistry, says Michelle Lamunière, a specialist in fine photography at Skinner.

"While the astronauts' primary goal was to record their activities, they were inspired by what they witnessed, creating images that transcend documentation," she said.

The images up for auction are not reprints but original, gelatin silver or chromogenic prints produced by NASA following the Mercury, Gemini and Apollo missions.



NEIL ARMSTRONG/NASA VIA AP
In this 1969 photo released by NASA, astronaut Buzz Aldrin walks on the surface of the moon near the leg of the lunar module Eagle during the Apollo 11 mission. Astronaut Neil Armstrong, who took the photograph, is reflected in Aldrin's visor. From Thursday, Oct. 12, 2017 through Nov. 2., Skinner Auctioneers and Appraisers is selling more than 400 vintage prints of photos, including the photo of Aldrin, made by American astronauts from 1961 to 1972.

ing exercises and dramatic images of spacewalks and views of the Earth and moon from space.

Among the standout photos is a 1962 image by John Glenn of the sun illuminating the Earth. It's the first photo of the planet taken by a human from space.

There's also Buzz Aldrin's 1969 picture of the first footprint on lunar soil (his own) as well as his colleague Neil Armstrong's famous "visor" photo from that same Apollo 11 mission. Armstrong's photo captures Aldrin on the moon's surface, his gold-plated sun visor reflecting Armstrong and their lunar module.

And as President Donald Trump's administration promises to return astronauts to the moon, the collection offers a timely memento: a portrait of astronaut Eugene Cernan taking humankind's last stroll on the lunar surface in 1972.

Many bear original NASA marks, captions and identifying numbers. Individually, the images are worth anywhere from \$300 to \$9,000, according to the auction house. The photos were acquired by an unnamed private collec-

tor from former NASA scientists and employees.

They include astronaut portraits, candid shots during train-

Black novelist Jesmyn Ward 'overjoyed' by MacArthur win

NEW ORLEANS (AP)—An African-American novelist praised for her raw and powerful depictions of poor African-Americans confronting racial and economic inequalities in the rural South said Wednesday that winning a MacArthur fellowship gives her time and freedom.

"I think those are the two most important gifts you can give to an artist," Jesmyn Ward said in a video Wednesday from Tulane University, where she's a professor. "So I am deeply humbled and also overjoyed."

Hours earlier, the Chicago-based John D. and Catherine T. MacArthur Foundation announced she was among 24 recipients of the so-called genius grants, which bestow \$625,000 on each winner over five years.

Ward was the 2011 recipient of the National Book Award for her second novel, "Salvage the Bones," about the struggles of a poor African-American family in her native Mississippi, set against the backdrop of Hurricane Katrina's strike on the Gulf Coast.

The author grew up in DeLisle, Mississippi, a community of about 1,100 residents where more than a third live below the poverty line. Her three novels to date have been set in a fictional Mississippi coastal town called Bois Sauvage.

Now 40, Ward said she's currently working on a novel set in early 1800s New Orleans at the height of the domestic slave trade.

"It's a novel unlike anything that I've written. ... I'm a little nervous, afraid, but also aware of the fact that this novel will make me grow and evolve as a

human being, and I'm looking forward to that," Ward said.

The MacArthur Foundation praised Ward as a "fiction writer exploring the bonds of community and familial love among poor African Americans in the rural South." It added she "captures moments of beauty, tenderness, and resilience against a bleak landscape of crushing poverty, racism, addition, and incarceration."

The announcement also cited her portrayal in "Salvage the Bones" of the struggles of a poor family with teen pregnancy, a missed opportunity to attend college and other experiences. That book also was among recipients of the American Library Association's Alex Award for adult books that appeal to teens.

Her first novel, "Where the Line Bleeds," was published in 2008 and was a finalist for two awards. Her third, "Sing, Unburied, Sing," is among five finalists for this year's National Book Award, which will be made in November.

In 2014, while Ward was teaching creative writing at the University of South Alabama, her memoir "Men We Reaped" was a National Book Critics Circle finalist for autobiography. She came to Tulane later that year as a tenured associate professor of English.

The writer is nearing the end of a two-year break from teaching at Tulane University after winning the \$200,000 Strauss Living award in January 2016.

Tulane spokesman Roger Dunaway said he had not heard Wednesday whether Ward plans to extend her leave after winning the MacArthur grant.

Prince tapes moved to California; 2 heirs angry

MINNEAPOLIS (AP)—Two sisters and heirs of the late rock superstar Prince said Wednesday they're angered that the contents of his vault, including master tapes of unreleased music, have been removed from his Paisley Park studio complex and shipped to California.

Sharon and Norrine Nelson, Prince's half-sisters, told The Associated Press they are prepared to take legal action to bring the music back to Minnesota. The company running the estate, Comeria Bank & Trust, said the recordings are safe at a reputable storage company in Los Angeles.

"We want the music back home in Paisley Park where it belongs," Sharon Nelson said.

Norrine Nelson called it "extraordinary and unconscionable."

The recordings are regarded as among the most valuable pieces of an estate that court papers have suggested is worth around \$200 million.

Sharon Nelson said she was told Sept. 29 by a "Paisley Park representative," whom she wouldn't identify, that around four trucks pulled up to the studio-turned-museum in the Minneapolis suburb of Chanhassen in early September and removed the contents of the vault.

"It's just as though Prince passed away again," she said. "That's how I felt. I was really devastated by that."

Norrine Nelson said the mu-

sic had been safe in Minnesota for more than 40 years and would be again if it's returned.

The sisters said Comeria, which is serving as the personal representative, or executor, of Prince's estate, hasn't told them exactly where the music was taken or why. They said they believe Comeria was obligated to notify them and give them a say under orders earlier this year by Carver County District Judge Kevin Eide, who is overseeing the estate case.

Comeria defended its decision in a statement.

"In an effort to ensure the preservation of Prince's audio and visual content, Comeria selected the premier entertainment storage and archive company, Iron Moun-

tain Entertainment Services," the statement said. "On four separate occasions, Comeria discussed the process with the heirs and any suggestion otherwise is not accurate."

Prince left no will when he died in April 2016 of an accidental overdose of painkillers. The judge this May declared Prince's six surviving siblings his heirs, but they've split into two camps during the legal wrangling. Sharon and Norrine Nelson and their brother, John R. Nelson, are on one side and Prince's full sister, Tyka Nelson, and his half-brothers Omarr Baker and Alfred Jackson on the other. An attorney for Tyka Nelson and Baker did not immediately return a call seeking comment.

'Fixer Upper' stars Joanna and Chip Gaines talk show's end

NEW YORK (AP)—The couple behind HGTV's "Fixer Upper" is opening up about the reasons for ending the show after its fifth season, which premieres next month.

In an interview with Peo-

ple magazine, Chip and Joanna Gaines cite a grueling 11-month production schedule as a reason for the show's end. Chip Gaines says the show was demanding from him time that he needed to be giving to

the couple's businesses, relationship and family.

Joanna Gaines isn't ruling out the possibility of a return to TV, saying "you just never know."

The Gaineses also addressed rumors of marital problems.

They say they have a solid marriage that he describes as in "a really good place."

"Fixer Upper" launched in 2013 and follows the two as they redo houses near their Texas home.

Eminem slams Trump in profane video, calls him racist

By PATRICK MAIRS
ASSOCIATED PRESS

Eminem has unleashed a profane lyrical tirade against President Donald Trump—saying he “came to stomp” and taking aim at Trump’s Twitter habits, policy, appearance and supporters.

The rapper on Tuesday unveiled “The Storm,” a 4½-minute freestyle rap video recorded Friday in a Detroit

parking garage that aired as part of BET’s Hip Hop Awards on Tuesday night.

Eminem slammed the Republican president as “a kamikaze who will probably cause a nuclear holocaust” before criticizing Trump’s ongoing campaign against NFL national anthem protests.

“But this is his form of distraction, plus he gets an enormous reaction when he attacks the NFL, so we focus on that

instead of talking Puerto Rico or gun reform for Nevada. All these horrible tragedies and he’s bored and would rather cause a Twitter storm with the Packers,” he rapped.

He later mentioned NFL free agent quarterback Colin Kaepernick, who’s credited with launching the ongoing anthem protests. Kaeper-



Eminem

nick told the rapper on Twitter, “I appreciate you.”

Eminem also took down Trump’s recently unveiled plan for tax cuts, questioning: “then who’s going to pay for his extravagant trips back and forth with his fam to his golf resorts and his mansions?”

At one point he called

Trump, who’s 71, a “racist 94-year-old grandpa” and compared the president’s appearance to the Marvel Comics character “The Thing.”

The 44-year-old rapper closed out his rant with a message to his fans who support Trump, saying “I’m drawing in the sand a line, you’re either for or against.” He added that people who don’t support the president love the military and the

country, but “hate Trump.”

The White House didn’t respond to a request for comment on the video, and Trump didn’t mention it while tweeting on several issues Wednesday morning.

This is Eminem’s most recent rhymed attack on Trump. It follows up last year’s nine-minute freestyle track “Campaign Speech” and a verse earlier this year on Big Sean’s “No Favors.”

Former Trump aide Bannon had ties to Harvey Weinstein

WASHINGTON (AP)—The multiplying tentacles of the Harvey Weinstein sex abuse scandal have touched a former president, a former presidential candidate and now a former presidential adviser.

Steve Bannon, the former Trump White House chief strategist and current head of Breitbart News, is the latest politico touched by the scandal. Bannon, whose website has hammered Democrats for accepting Weinstein’s political donations, himself profited from a relationship with the movie mogul, in an ill-fated joint venture more than a decade ago.

Bannon served as chairman of a small company that distributed DVDs and home videos, and went into business in 2005 with The Weinstein Co., led by Harvey Weinstein and his brother Bob. The Weinsteins became 70 percent owners of the now defunct venture, Genius Products.

The connection highlights the breadth of a scandal that has tainted an array of leading Democrats, including Hillary Clinton and Barack Obama, who were friendly with Weinstein and accepted his campaign donations.



In this Oct. 9, 2017, photo, former White House strategist Steve Bannon speaks during a television interview in New York.

Clinton and Obama have both issued statements denouncing Weinstein’s actions in the wake of The New York Times’ reporting about his serial sexual assaults on women. Other leading Democrats, including Senate Minority Leader Chuck Schumer of New York and Sen. Elizabeth Warren of Massachu-

setts, have announced plans to donate his campaign contributions to charities.

Bannon was not immediately available to comment, according to a spokeswoman.

The ties to Weinstein open Bannon up to charges of hypocrisy given Breitbart’s intense focus on the scandal

and its political fallout. In recent days the site has featured a blog with live updates on the story; headlines calling out Obama, Clinton and top Democrats for their ties to the producer; and stories attacking other news outlets for failing to cover the scandal with the same ferocity as Breitbart.

The connection between Bannon and Weinstein began more than a decade ago when Bannon, who had been a Goldman Sachs banker, was dabbling in Hollywood investments. Transcripts of investor conference calls at the time show Bannon enthusing about the business opportunities with the Weinsteins.

“We are extremely honored to be in business with the new Weinstein Company,” Bannon told investors in one such call, declaring that “the Weinsteins have the most impressive track record in the film industry” and that “Bob and Harvey are two of the most prolific studio heads in the history of Hollywood.”

Ultimately, Genius Products ended up in bankruptcy in 2011, but not before Bannon reported substantial revenues from the venture. His company Bannon Strategic Advisers had a consulting agreement worth \$500,000 with Genius Products in 2006, and he was awarded bonuses of more than \$200,000, according to SEC filings. Bannon also was awarded stock options in 2005 that were valued at well over \$1 million at the time.

Collectors drop bid to prevent sculpture’s return to Lebanon

NEW YORK (AP) — A husband and wife from Colorado have dropped their bid to prevent a 2,300-year-old marble bull’s head from being returned to the Republic of Lebanon, where New York prosecutors say it had been stolen during the country’s civil war in 1981.

The sculpture had been on loan to the Metropolitan Museum of Art until July, when Lebanese officials requested the item’s return and it was handed over to New York City authorities.

The New York Times reports collectors Lynda and William Beierwaltes sued the Manhattan district attorney’s office and the Lebanese government, arguing they had bought the artifact in good faith.

A lawyer for the couple said Wednesday they are withdrawing their claim to the sculpture after they were presented with “incontrovertible evidence” that it was stolen.

Clerk gets lesson in privacy from owner of a service dog

DEAR ABBY: Yesterday I was in a retail store with my service dog. The clerk asked me what kind of service dog she was and I replied, “She’s my service dog.” She kept pressing me as to exactly why I have one, so I asked her if she was inquiring about my disability. When she said, “Yes,” I politely informed her that federal HIPAA laws protect my right to privacy. She then said—loud enough for everyone in the store to hear—“I don’t know what the big deal is. I just want to know what the dog does for you.”

Please let your readers know how to be around a person and their service animal:

1. You do NOT have the right to ask about the person’s disability. To do so is rude. Most people prefer strangers not know their medical condition. The dog may be for PTSD, a hearing or seeing dog, or to alert the person to a medical emergency.

2. Children (and adults) need to understand that when service animals’ jackets go on, the dogs know it’s time to go to “work,” and they take their job seriously. At that point, they are not pets and should not be treated as such. If a child rushes a service dog, the animal may react badly because it is there to protect its person.

3. You may ask to pet the dog, but don’t assume it will be allowed. If given permission, the dog should be scratched under the chin ONLY.

Service animals know their place. It’s a shame that most peo-

ple are not as polite.

NONE OF YOUR BUSINESS

DEAR N.O.Y.B.: Thank you for sharing this information. According to the Americans With Disabilities Act website (ada.gov): “Businesses may ask if an animal is a service animal or ask what tasks the animal has been trained to perform, but cannot require special ID cards for the animal or ask about the person’s disability.”

DEAR ABBY: I have been friends with a woman for the last 30 years. Our children are the same age. My daughter, who is in her late 20s, has a number of tattoos on her arm that she can cover with clothing if she chooses. However, she doesn’t cover them often because she likes them and they mean something to her.

Recently, I showed my friend a picture of my daughter that showed one of the tattoos on her upper arm. My friend said, “Oh, I am so sorry about the tattoo,” and proceeded to cover the tattoo with her hand, implying that my daughter would be attractive if it weren’t for the body art. I was shocked.

I have always been supportive of my friend’s children and have never criticized any of them, even though I haven’t agreed with everything they have done. I was so hurt by her comment that I was speechless. I’m not sure I can continue the relationship feeling this way. But I’m hesitant to lose a 30-year friend-

DEAR ABBY

By ABIGAIL VAN BUREN
UNIVERSAL PRESS SYNDICATE

Dear Abby is written by Abigail Van Buren, also known as Jeanne Phillips, and was founded by her mother, Pauline Phillips. Contact Dear Abby at www.DearAbby.com or P.O. Box 69440, Los Angeles, CA 90069.



ship over something I might be overblowing. Am I being too sensitive? How do I resolve this?

COMPLETELY THROWN BY THIS

DEAR THROWN: For a friendship of 30 years to end over one thoughtless comment would be sad for both of you. Sometimes people say things without thinking, and this is an example. Resolve your feelings by talking to her in person and telling her how deeply hurt you were by what she said. It will give her the chance to apologize and make amends.

Abby shares more than 100 of her favorite recipes in two booklets: “Abby’s Favorite Recipes” and “More Favorite Recipes by Dear Abby.” Send your name and mailing address, plus check or money order for \$14 (U.S. funds) to: Dear Abby, Cookbooklet Set, P.O. Box 447, Mount Morris, IL 61054-0447. (Shipping and handling are included in the price.)

Pastimes

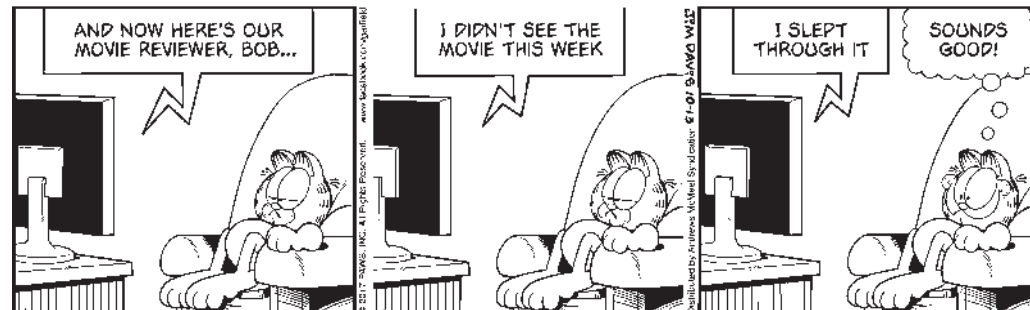
Calvin and Hobbes

By Bill Waterson



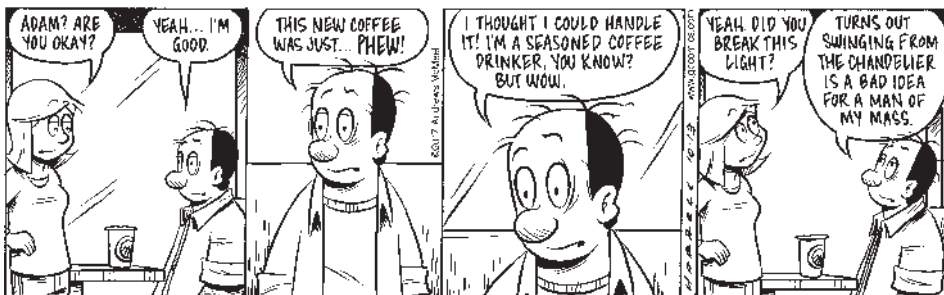
Garfield®

By Jim Davis



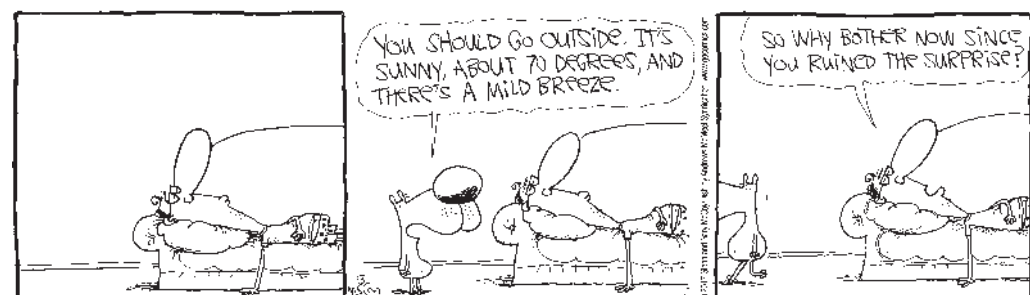
Adam@home

By Bryan Basset



The Duplex

By Glenn McCoy



CROSSWORD

By Eugene Sheffer

ACROSS

1 Knight's address

4 Humdrum

8 — Hari

12 One of us

13 Exceptional

14 "As — saying ..."

15 Party drink

17 Make fun of

18 Partner

19 Big knives

20 Use the rink

22 Corp. kingpins

24 Perukes

25 Type of soup

29 Pub order

30 More furtive

31 Egypt's cont.

32 Put off

34 Regarding

35 Abhor

36 Singer Elliott

DOWN

37 Be a poor winner

40 Hour-glass fill

41 Deserve

42 Broad range

46 Arduous journey

47 Employ card game

49 Get lippy

50 Pro votes

51 Bumped into

3 Searches haphazardly

4 Crude dude

5 Bowling spot

6 Joan of —

7 Sneaky laugh

8 Orange juice and champagne

9 MP's quarry

10 Mexican snack

11 Requests

16 Light touches

19 Physicist Niels

20 Trade

21 Narc's measure

22 "Crazy" singer

23 Duel tool

25 Oodles

26 Large percussion instrument

27 New newts

28 Helen's home

30 Lovers' quarrel

33 "Merci!"

34 "— She Sweet"

36 Spiked clubs

37 Understands

38 Zhivago's love

39 Raw minerals

40 Anti-toxins

42 Bashful

43 Chart format

44 French article

45 Witticism

Solution time: 25 mins.

YESTERDAY'S ANSWER 10-13

1 2 3 4 5 6 7 8 9 10 11

12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51

CELEBRITIES BORN ON THIS DAY: Sacha Baron Cohen, 46; Kate Walsh, 50; Kelly Preston, 55; Marie Osmond, 58.

Happy Birthday: Remain levelheaded and manage your responsibilities carefully. Only take on what you can handle and promise what you can deliver. Rely on your insight and ability to take the road less traveled in order to come up with what serves you well mentally, emotionally and financially. Know your boundaries and your capabilities. Make peace of mind your goal. Your numbers are 6, 17, 20, 22, 26, 32, 47.

ARIES (March 21-April 19): Getting out with friends will do you good. The information you gather will give you better insight into new possibilities. Discover how you can best use your skills to improve your income. If you love someone, tell them. ★★★★★

TAURUS (April 20-May 20): Don't go overboard in order to impress someone at work. It's important to be true to yourself and to stay focused on what you can achieve for your own benefit, not someone else's. Refuse to let an emotional incident influence your productivity. ★★

GEMINI (May 21-June 20): Downtime will do you good. Visit a spa or club that encourages you to relax and enjoy life. Once relaxed, you will find it much easier to come up with ideas and solutions that will bring about positive change. ★★★★★

CANCER (June 21-July 22): Put a limit on your spending, entertainment and indulgences. Living within your means and

focusing on saving will result in peace of mind. Romance doesn't have to cost money if you cozy up at home with someone you love. ★★

LEO (July 23-Aug. 22): An emotional situation will escalate if you overreact or make promises you cannot keep. You don't have to give in to keep the peace, you just need to choose your words carefully and be sympathetic to others' opinions. ★★

VIRGO (Aug. 23-Sept. 22): Too much of anything will turn into trouble. If you are too giving or agreeable, it will end up costing you. Avoid making impulse purchases or investing in something you know little about. Don't give in to unreasonable demands. ★★

LIBRA (Sept. 23-Oct. 22): Pour your energy into something you love to do. Overreacting will set you back and lead to regret. Don't waste time trying to figure out what someone else is going to do when you should be concentrating on your next move. ★★★★★

SCORPIO (Oct. 23-Nov. 21): Look at the logistics of any situation you face. Overreacting or taking on too much will be your downfall. A physical effort will bring good results. Don't make a move based on emotions. Wait until you feel less fragile. ★★

SAGITTARIUS (Nov. 22-Dec. 21): You don't have to overspend to impress someone, and if you feel like you do, you should reconsider the connection. Offering intelligent advice and encouragement is all that's required to keep your relationship on solid ground. ★★★★★

EUGENIA LAST

THE LAST WORD IN ASTROLOGY

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CAPRICORN (Dec. 22-Jan. 19): Partnerships are best handled carefully. It's in your best interest to avoid someone who might be trying to coerce you into something questionable. Don't feel pressured to make a hasty decision or an unorthodox move. Do what's best for you. ★★

AQUARIUS (Jan. 20-Feb. 18): Good fortune can be yours if you use the experience you have gained in order to get things done and forge ahead. Your progress will be regarded highly by others, but don't jeopardize your health trying to make an impression. ★★

PISCES (Feb. 19-March 20): Put everything you've got into living up to your promises and your responsibilities. Knowing what's expected of you and being honest about what you can do will help build a stronger relationship with a peer or your boss. ★★

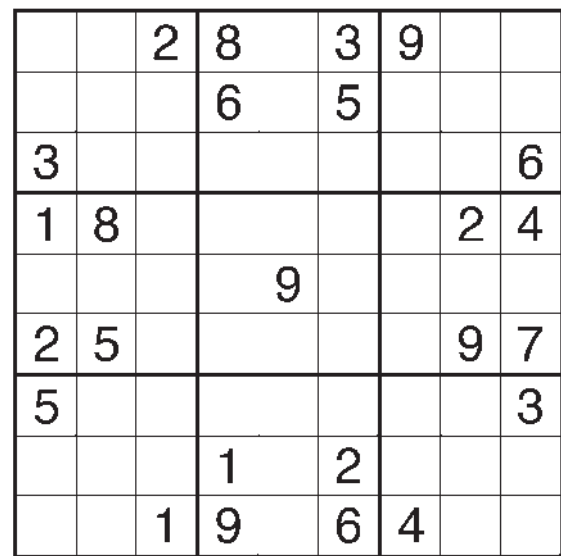
Birthday Baby: You are outgoing, generous and unpredictable. You are sensitive and distinctive.

To submit astrological questions to the "Dear Eugenia" column, visit Eugenialast.com, or join Eugenia on Twitter/Facebook/LinkedIn.

SUDOKU

Conceptis Sudoku

By Dave Green

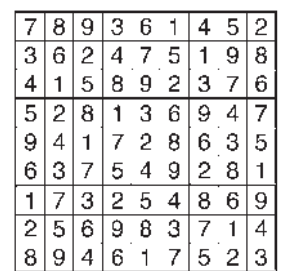


Difficulty Level ★★★★★

10-13

Sudoku is a number-placing puzzle based on a 9x9 grid with several given numbers. The object is to place the numbers 1 to 9 in the empty squares so that each row, each column and each 3x3 box contains the same number only once. The difficulty level of the Conceptis Sudoku increases from Monday to Saturday.

Yesterday's Answer



Difficulty Level: ★★

10-13

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WONDERWORD

By DAVID OUELLET

HOW TO PLAY: All the words listed below appear in the puzzle — horizontally, vertically, diagonally and even backward. Find them, circle each letter of the word and strike it off the list. The leftover letters spell the WONDERWORD.

GAL GADOT

Solution: 8 letters

O F A S H I O N T N A E G A P
P R N O R A Y M K E V I N I T
D A T E N I G H T A C L E O R
G E U S C M I E W A U H B E K
L S L L A N P O P E N U T C A
A E T Y R C I O M A B H E R T
M L A N I U E R M H G L L O H
O C V A U I F O P U F R A W M
U Y A N R T W S A F E D V N A
R C R A T R S D A N A A I E N
E R S I E L A S T A B W V D D
K O A D E T T S A K U N G F U
L T N D I C O M B A T R A I N
A O O R R C L A N I M I R C Y
W M I C H A E L S U O I R U F

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10/13

Affleck, Alma, Asfur, Bubot, Capoeira, Castro, Cleo, Combat, Costner, Criminal, Crowned, Dana, Date Night, Daughter, Dawn, Diana, Fashion, Fast, FHIM, Furious, Glamour, Hotel, Huawei, Irit, Kathmandu, Kevin, Kung Fu, Maya, Michael, Model, Motorcycles, Pageant, Paul, Pope, Prince, Star, Stunts, Tel Aviv, Train, Varsano, Walker, Wave, Wonder Woman, Yaron

Yesterday's Answer: Red Balloon

Jo's Jewels Collector's Edition is back by popular demand! Purchase online at www.WonderWordBooks.com or call 1-800-642-6483.

STUMPED?

For answers to today's crossword, call 1-900-226-5955! 99¢ per minute, touch-tone/rotary phones. (18+ only.) A King Features service, NYC.

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- **Health and Safety Specialist** - salary starting from \$11.96/hr.
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Interested applicants may send their applications or resumes via email to
gemkell_recruitment@tanholdings.com. To be considered, resumes/application
documents must be submitted **not later than 5:00PM on October 24, 2017**. Applications for
Employment are available at the Century Tours Office, Kanoa Resort. Background
checks and pre-employment drug test will be required prior to employment.



Commonwealth of the Northern Mariana Islands
Office of the Secretary of Public Works
2nd Floor Oleai Joeten Commercial Center, Saipan, MP 96950



REQUEST FOR PROPOSALS
DPW-17-IFB-030

ROUTE 36 (WINDWARD/CHALAN KALABERA) ROAD
IMPROVEMENTS PROJECT NO. CM-NH-0036 (004)

Governor Ralph Dlg. Torres and Lt. Governor Victor B. Hocog, through the Department of Public Works (DPW) are soliciting sealed bids for **Route 36 (Windward/Chalan Kalabera) Road Improvements**, Saipan Commonwealth of the Northern Mariana Islands (CNMI).

The project package will be available on or after **September 29, 2017** at Technical Services Division, Department of Public Works, located on Second Floor, Oleai Joeten Commercial Center, San Jose, Saipan.

All interested bidders are also required to include Insurer Clearance Certification (ICC) in their bid packages in order to bid on this project. The ICC can be obtained at the Department of Commerce/Office of the Insurance Commissioner (OIC) on Capitol Hill.

Bidding procedures shall be in full compliance with the CNMI Procurement Regulations currently in effect."

THE PROVISIONS OF THE CNMI PROCUREMENT REGULATIONS, NMIAC SECTION 70-30.3-725 AND 70-30.3-730 PROHIBITING GRATUITIES, KICKBACKS AND CONTINGENT FEES SHALL APPLY.

There will be a **Pre-bid Conference** for this project on **October 18, 2017 9:00 a.m.** local time at the Department of Public Works Conference Room 2nd Floor, Oleai Joeten Commercial Center Office, Saipan. The Prospective bidders are encouraged to familiarize themselves with the site.

All questions regarding this project must be submitted in writing no later than 4:30 p.m. local time on **November 17, 2017 to Mr. Anthony A. Camacho, Director of Technical Services Division**, 2nd Floor, Oleai Joeten Commercial Center, Saipan or fax to (670) 234-3547. Response to questions shall be shared with prospective bidders.

Prospective bidders should examine and review the invitation for bids with care. If it should appear to a prospective bidder that the performance of the work under the contract or any of the matters relative thereto is not sufficiently described or explained in the invitation for bids, or that any discrepancy exists between different parts of the invitation for bids, or that full intent of the invitation for bids is not clear, then the prospective bidder shall submit a written request for clarification no later than ten (10) working days before the scheduled bid opening at 4:30 pm to **Mr. Anthony A. Camacho, Director of Technical Services Division**, 2nd Floor, Oleai Joeten Commercial Center, Saipan or fax to (670) 234-3547.

The prospective bidder shall examine carefully the site of the proposed work and the invitation for bids before submitting a bid. The Contracting Officer (CO) may, upon recommendation of the Contracting Officer's Technical Representative (COTR), issue an addendum notifying all prospective bidders known to have received an invitation for bids, or if issued after the deadline for submission of the notice of intention to bid, to those persons who submitted such notice, of any changes to the invitation for bids. The Department of Public Works will make every reasonable attempt to notify all persons who obtained the invitation for bids from the Technical Services Division by telephone to pick up the addendum or if the CO chooses, the addendum may be mailed or delivered personally or by facsimile machine. If the bid proposal requires the acknowledgment of addenda, the prospective bidder shall indicate the date of each addendum in the space provided. **It shall be the prospective bidder's responsibility to confirm the existence of any addendum by telephoning the COTR at (670) 234-9828/9838 no later than ten (10) Calendar days before the scheduled bid opening.**

Sealed bids must be marked **"DPW-17-IFB-030"**. For bidders within the CNMI, an original and two copies of sealed bids must be submitted to the Office of the Director of Procurement and Supply, located at the former Emergency Management Office, Ascencion Drive, Building No. 1301, Capitol Hill, Saipan, no later than **10:00 a.m. local time November 22, 2017**. Bidders located outside of the CNMI may obtain an additional Seven (7) working days for receipt of their bids by submitting a Notice of Intent to bid. Notices of Intent to bid must be received by the Director of Procurement and Supply no later than **10:00 a.m. local time, November 22, 2017**, and must be transmitted via facsimile to (670) 664-1515, or via e-mail to **procurement@pticom.com**. For bidders located outside the CNMI, an original and two copies of sealed bids must be postmarked by the U.S. Postal Service or the official government postal service of a foreign country no later than **November 22, 2017** and the BID documents must be received at the Office of the Director of Procurement and Supply no later than **December 4, 2017**. Note that failure to submit the required number of copies may be cause for rejection of a bid.

Bids will be publicly opened and read at the Office of the Director of Procurement and Supply, located at the former Emergency Management Office, Ascencion Drive, Building No. 1301, Capitol Hill, Saipan, at **10:00 a.m. local time, December 7, 2017**. However, if no notices of intent to bid were received from bidders outside the CNMI, bids will be opened at **10:30 a.m. local time, on November 22, 2017**.

For bids greater than Twenty-Five Thousand Dollars (\$25,000.00) a bid security of fifteen (15%) of the bid amount must accompany the bid. **Bid security shall be on a bid bond, in cash, by certified check, cashiers check or other form acceptable to the government. A surety company shall hold the certificate of authority from the U.S. Secretary of the Treasury as an acceptable surety.** Checks must be made payable to the CNMI Treasurer, with the name of the bidder and a notation on the face of

the check: "Credit Account No. 44660". If a bid bond is submitted it must be accompanied by an Insurer Clearance Certification (ICC).

The bidder submitting the lowest responsive bid will be subject to a responsibility determination in conformance with the CNMI Procurement Regulations §70-30.3-245. The responsible bidder submitting the lowest responsive bid will be awarded a contract with the CNMI Government and will be required to deliver Performance and Payment bonds, each equal to 100% of the contract price for contracts greater than \$25,000.00. Prior to the execution of the contract, the selected contractor shall submit:

a) A current license from the bonding company showing that it has authority to issue bond in the CNMI, and

b) A certification from the bonding company that the unencumbered value of its assets (exclusive of all outstanding commitments on other bond obligations) exceed the penal amount of each bond.

A contractor submitting an unacceptable payment or performance bond may be permitted a reasonable time, as determined by the P&S Director, to substitute an acceptable bond prior to executing a contract.

Acceptable assets are only:

1) Cash

2) US Gov't Securities

3) Stocks and Bonds traded on US Security Exchange

4) Real Property owned in fee simple in US; and


5) Irrevocable Letters of Credit

Performance time for completion of this project is **Five Hundred Forty (540) calendar days** upon issuance of Notice to Proceed. Liquidated damages for delays beyond the established completion date will be assessed at the rate of **Three Thousand Three Hundred Dollars (US\$3,300.00)** for each and every day the work is delayed beyond the established completion date.


All bid documents received shall become the sole property of the CNMI Government. The Government reserves the right to reject any or all bids and to waive any imperfection in a bid proposal that does not affect the elements of price, quantity, and delivery of the bid, in the best interest of the Commonwealth of the Northern Mariana Islands.

James A. Ada
Secretary of Public Works

Herman S. Sablan
Director of Procurement & Supply



Commonwealth Utilities Corporation
Office of the Executive Director



INVITATION FOR BIDS
CUC-IFB-17-028

TANK 104 REMOVAL AND DISPOSAL
POWER PLANT 1, LOWER BASE, SAIPAN

The Office of the Executive Director, Commonwealth Utilities Corporation (CUC) is soliciting competitive sealed bids from qualified firms for the Removal and Disposal of Tank 104 at Power Plant No.1, Lower Base, Saipan.

The project consists, of the Cutting for Disposal and Removal of Tank 104 (now empty and cleaned) together with off-site disposal of all tank materials, including its steel floor.

CUC requires the Project to be completed in **90 calendar days** from date of award of contract.

Prospective Bidders must pre-register with the CUC Procurement & Supply Division. The Bid Package may be obtained from the CUC Procurement and Supply Office, 3rd Floor, Room No. 3, Joeten Dandan Commercial Building, Saipan, between 7:30 a.m. to 11:30 a.m. and 12:30 p.m. to 4:00 p.m., Monday through Friday, except on government observed holidays, upon completion of registration and presentation of a receipt evidencing a non-refundable payment to the CUC Treasury Section, by cash, check or credit card in the amount of \$50.00 (non-refundable) for one IFB package set.

A Pre-Bid Conference followed by a Site Visit is scheduled on **October 12, 2017 at 10:00 AM (ChST)** at the CUC Main Conference Room, 3rd Floor, Room No.17, Joeten Dandan Commercial Building. Prospective Bidders are mandated to attend both Pre-Bid and Site Visit.

One (1) original and Five (5) hard copies must be submitted in a sealed envelope marked **"CUC-IFB-17-028 Removal and Disposal of Tank 104, Power Plant No.1, Lower Base, Saipan"**, to the CUC Procurement & Supply Office, 3rd Floor, Room No. 3, Joeten Dandan Commercial Building, P.O. Box 501220, Saipan, MP 96950, no later than **10:00 AM (ChST) on October 25, 2017**, at which time they will be publicly opened and read aloud. Late submissions and conditional bids will not be considered. Bid shall be submitted on the provided Bid Forms. Bidders are required to complete all Bid Forms. Bidders may supplement the form as appropriate. Bids will be required to be submitted under a condition of irrevocability for a period of 60 days after submission.

All bidders are advised that CUC assumes no responsibility in any act of omission on the part of the bidders due to lack of information or understanding of the bid requirements in the course of Contractor's preparation of a bid under the contract.

A *Bid Guarantee* of fifteen (15%) percent of the total bid price must accompany the bids. The security deposit may be in cash, certified check, cashier's check, or bid bond executed by a surety company holding a certificate of authority from the United States Secretary of Treasury as an acceptable surety. A *Payment Bond* of one hundred (100%) percent and a *Performance Bond* of one hundred (100%) percent of the total bid price will be required upon the execution of the contract by the successful bidders. The Payment and Performance bond must be executed by a surety company holding a certificate of authority from the United States Secretary of Treasury as an acceptable surety. Surety Company must be authorized to do business in the Commonwealth of the Northern Mariana Islands.

All insurers' questions, concerns and qualification shall be handled by the Department of Commerce Office of the Insurance Commissioner (OIC). The OIC is tasked with regulating and monitoring compliance to the CNMI's Insurance Code (Title 4, Division 7). Bidders are required to submit a clearance from the OIC certifying their insurer of choice is in compliance with the CNMI's Insurance Code.


Bidders are required to comply with all CNMI and applicable Federal Laws. This bid and the ensuing contract shall be executed pursuant to the CUC Procurement Regulations.

All questions or requests for clarification will be entertained only from pre-registered Prospective Bidders and must be submitted in writing no later than **10:00 AM (ChST) on October 16, 2017** to Manny B. Sablan, CUC Purchasing Officer, via email – manny.sablan@cucgov.org with a copy to Max Simian, CUC Technical Manager for Oil – via email max.simian@cucgov.org and Marcela Tenorio, CUC Purchasing Assistant-via email marcela.tenorio@cucgov.org.

CUC reserves the right to reject any or all bids and waive any imperfection in the bid proposal in the best interest of the government. All bids shall become the property of CUC.

GARY CAMACHO
Executive Director

MANNY B. SABLAN
Purchasing Officer



VACANCY ANNOUNCEMENT FOR
ACCOUNTANT

The Northern Marianas Coalition Against Domestic & Sexual Violence (NMCADSV) is looking for a motivated individual to join its team! We are looking for someone who is rooted in service and believes in the social justice values we uphold.

Minimum Qualifications:
An understanding of and agreement with NMCADSV's mission statement and philosophy regarding the elimination of domestic and sexual violence.
CPA required.
Experience working on non-profit fiscal management and federal grants.
Must be able to travel within the CNMI and to the US Mainland.
Must have own transportation, with documented insurance, registration and a valid driver's license.

Extra consideration will be given for the following:
Quickbooks and Microsoft Excel expertise.
Familiarity with 2 CFR, Chapter I, Chapter II, Part 200, et. al.

Classification & Salary Range: Part-time, Non-Exempt. 20 – 30 hours per week.
\$20.00/hr to \$25.00/hr (based on experience and qualifications)

Copies of the full Position Description are available through maisie@endviolencenmi.org or via hard copy at the NMCADSV office (directions below).

Application Deadline and Submission Information:
Resume and Cover Letter should be submitted on or before 5:00 p.m. on **Friday, October 20, 2017**.
If submitting certificates and awards, please provide a list only.
Late and incomplete submissions will not be considered.

Applications may be submitted via email to maisie@endviolencenmi.org, delivered to NMCADSV's office (**between the hours of 9:00 a.m. and 5:00 p.m.**) at the Spring's Plaza Building on Middle Road (north of XO Market), or mailed to NMCADSV, P.O. Box 506689, Saipan, MP 96950. (Mailed applications must be postmarked on or before the deadline.) Applicants who are invited for an interview will be asked to bring a copy of their Diploma or equivalent, Police Clearance, proof of Certification, and a list of references.

NMCADSV is an equal opportunity employer. Individuals from under-served communities are encouraged to apply.

This project is 100% supported by federal grants, awarded by the Office on Violence Against Women, U.S. Department of Justice, Grant Award #2015-MU-AX-0003 and Grant # G-1701MPSDVC awarded by the Administration for Children and Families, U.S. Department of Health & Human Services. The opinions, findings, conclusions, and recommendations expressed in this release are those of the author and do not necessarily reflect the views of the U.S. Department of Justice or the U.S. Department of Health and Human Services.

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Yanks complete comeback, beat Indians



CLEVELAND (AP) — These

young Yankees were unshakable, resilient and as tough as the city they represent.

The baby Bronx Bombers have grown up fast.

Didi Gregorius, following in the October footprints left by Derek Jeter, homered twice off Corey Kluber as New York beat the Cleveland Indians 5-2 in Game 5 on Wednesday night to complete its comeback from a 2-0 deficit in the Division Series and dethrone the AL champions.

The bend-but-don't-break Yankees, way ahead of schedule, staved off elimination for the fourth time in this postseason and advanced to play the Houston Astros in the AL Championship Series starting Friday night at Minute Maid Park.

With a blend of young stars and older veterans coming up big, the Yankees rocked Cleveland and bailed out manager Joe Girardi, who failed to challenge a key call in a Game 2 loss that threatened to sabotage New York's season.

"These guys had my back and they fought and fought," Girardi said. "They beat a really good team. What those guys did for me, I'll never forget it."

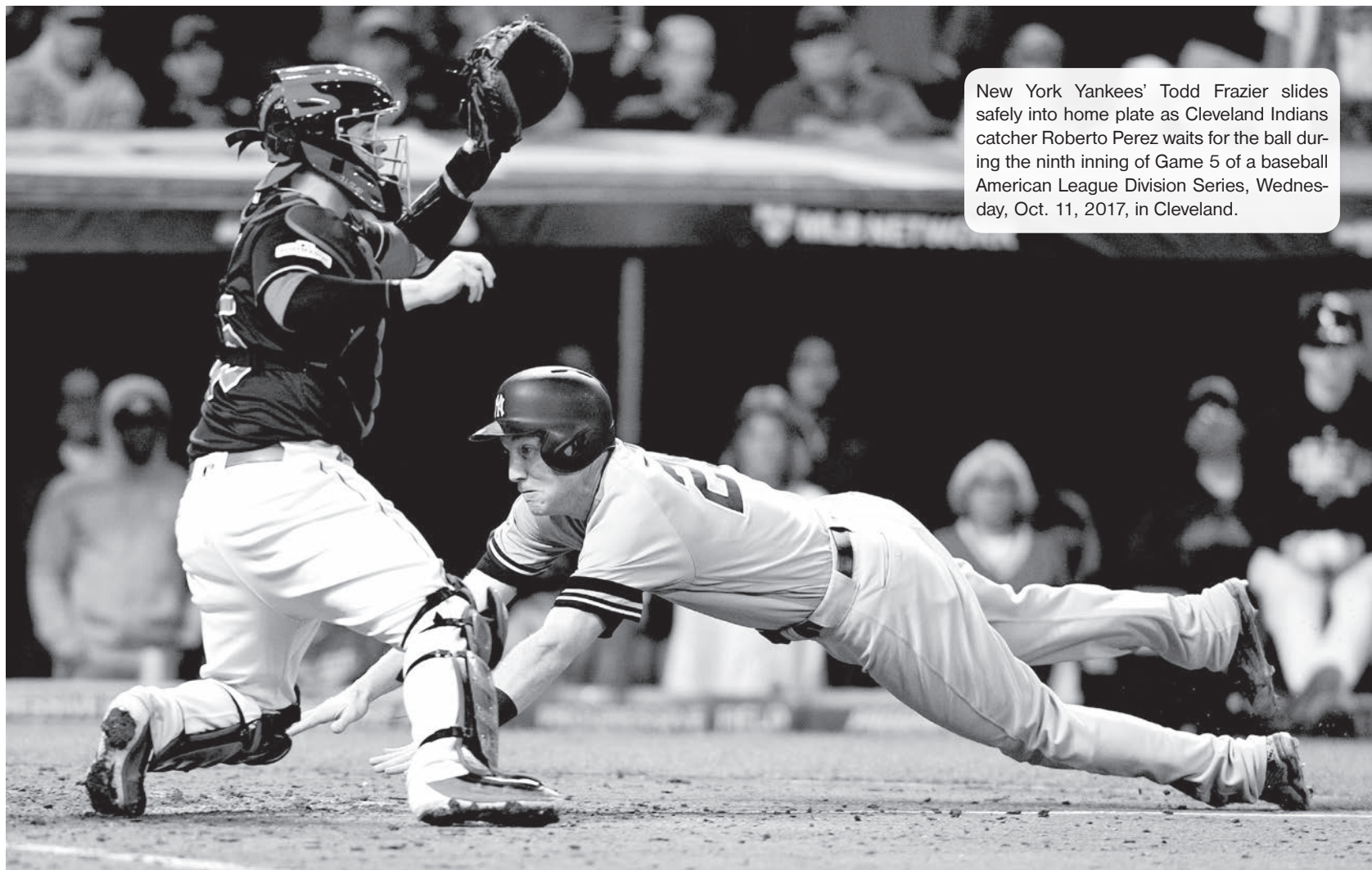
The Yankees went 2-5 against the AL West champion Astros, led by 5-foot-6 dynamo and MVP candidate Jose Altuve. But none of that matters now to this group of New Yorkers.

After winning twice at home, and after Girardi said he "screwed up" and felt horrible about it, the Yankees—with little offensive help from rookie star Aaron Judge—came into Progressive Field and finished off the Indians, who won 102 games during the regular season, ripped off a historic 22-game winning streak and were favored to get back to the World Series after losing in seven games a year ago to the Chicago Cubs.

Cleveland's Series drought turns 70 next year—baseball's longest dry spell.

"Nobody wanted the season to be over," Indians manager Terry Francona said. "It doesn't wind down, it comes to a crashing halt. It's disappointing. We felt good about ourselves. We made it harder to win, especially in the last two games."

The Indians closed to 3-2 in the fifth against starter CC Sabathia before David Robertson pitched 2 2/3 hitless innings for the win. Yankees closer Aroldis Chapman, who faced Cleveland in last year's spine-tingling World Series and signed an \$86 million free agent contract in



New York Yankees' Todd Frazier slides safely into home plate as Cleveland Indians catcher Roberto Perez waits for the ball during the ninth inning of Game 5 of a baseball American League Division Series, Wednesday, Oct. 11, 2017, in Cleveland.

Nationals tame Cubs, force NLDS to Game 5

CHICAGO (AP)—Stephen Strasburg gave Washington everything he had, and it was more than enough.

So much for all those questions about heart and character.

Strasburg shook off an illness and pitched seven dominant innings, Michael A. Taylor hit a late grand slam and the Nationals beat the Chicago Cubs 5-0 on Wednesday to send their NL Division Series to a decisive Game 5.

"I just focused on one pitch at a time and going as long as I could," Strasburg said.

Moments after Sean Doolittle closed out Strasburg's first career playoff win, the focus shifted to the final game of the series in Washington on Thursday night. Kyle Hendricks starts for the World Series champion Cubs after throwing seven sharp innings in a 3-0 victory over

Strasburg in Game 1.

Washington manager Dusty Baker was non-committal when asked about his starter, with Gio Gonzalez and Tanner Roark the most likely candidates.

"You know, whoever it is, I hope they pitch like Stras did today," Baker said.

No kidding.

Strasburg got sick after his terrific performance in the playoff opener on Friday, and the Nationals had planned to go with Roark even after a persistent rain washed out Game 4 on Tuesday. That led to a flurry of comments and criticism about whether the ace had the right stuff to pitch in big moments.

But Strasburg felt better when he woke up Wednesday and told Baker he wanted the ball. That was all Baker needed to hear.

"I could see the focus and determination in his eyes, you know what I mean, when he came in the office and we talked to him," the manager said. "You know, he's a man of few words, but the words he said, you know, gave us every indication that he was ready."

Standing tall as clouds of mist rolled through Wrigley Field, Strasburg struck out 12, allowed three hits and walked two. The No. 1 overall pick in the 2009 draft has 22 Ks in 14 innings in the series, allowing only a pair of unearned runs in the sixth in the opener.

"I like to think that any game that I pitch is the most important game," Strasburg said. "That's just how I tried to go into Game 4, and now we get a chance for a Game 5."

Chicago wasted a gutsy performance from Jake Ar-

rieta and solid relief by Game 2 starter Jon Lester in its first home playoff loss since Game 4 of the World Series last year. NL MVP Kris Bryant struck out four times, and the defending champs went 0 for 6 with runners in scoring position.

"We just have to be offensively a little bit better tomorrow," Cubs manager Joe Maddon said. "They have been really good. We have been really good. Listen, they got a grand slam. Otherwise, it's kind of like the same game both sides."

Arrieta walked five in four innings in his return from a hamstring injury, but limited Washington to an unearned run and two hits. Lester got the Cubs all the way to the eighth, picking off Ryan Zimmerman before departing after Daniel Murphy's two-out single.

December, worked two innings for the save.

Chapman went to the mound with a three-run lead in the ninth after Brett Gardner battled Cody Allen for 12 pitches before hitting an RBI single, with New York's fifth run scoring when Todd Frazier raced home on right fielder Jay Bruce's throwing error.

Gardner's gritty at-bat was symbolic of these Yankees. They wouldn't give in.

"We can win a lot of different ways," Gardner said.

When Austin Jackson was called out on strikes to end

it, the Yankees rushed to the mound to celebrate with a wide-eyed Chapman. An elated Girardi hugged his coaches.

On Friday, Girardi was crestfallen, afraid he had wrecked the season.

"After Game 2, Joe came up to me in this same spot (outside the manager's office) and said, 'Hey, man. I'm sorry,'" Yankees general manager Brian Cashman said. "I told him, 'We just have to keep battling. Nothing is over yet.' No one on the plane home thought it was over at all."

The Yankees became the

10th team to overcome a 2-0 deficit to win a best-of-five playoff series. New York also did it in 2001, rallying to beat Oakland—a series remembered for Jeter's backhand flip to home plate.

Gregorius, who took over at shortstop following Jeter's retirement after the 2014 season, hit a solo homer in the first off Kluber and added a two-run shot in the third off Cleveland's ace, who didn't look like himself during either start in this series.

One win shy of a Series title last year, the Indians had only

one goal in mind in 2017.

They came up short again, and have now lost six consecutive games with a chance to clinch a postseason series. The skid dates to last year's World Series, when they squandered a 3-1 lead to the Cubs.

Cleveland is the first team in history to blow a two-game series lead in consecutive postseasons.

Everything was set up for the Indians: Kluber on the mound, Game 5 at home, sensational setup man Andrew Miller rested.

The Yankees, though,

wouldn't be denied. They battled back from a 3-0 deficit in the first inning of their wild-card game against Minnesota and then had to overcome a crushing loss in Game 2, when Girardi's decisions led to him being booed at Yankee Stadium.

But these Yankees displayed pinstriped pride and pulled Girardi off the hook.

"I had a hole in my heart for about five or six days," he said.

It's healed now.

The Yankees advanced without much help from Judge, who struck out four times in Game 5 and went 1 for 20 (.050) in the series with 16 strikeouts—an ALDS record. But the 6-foot-7 rookie might have saved New York's season in Game 3, when he reached above the right-field wall to rob Francisco Lindor of a two-run homer in a 1-0 win. "I didn't do my job at the top of the order, but my teammates came up big for me," Judge said.

Kluber was one of baseball's most consistent pitchers all season, winning 18 games and leading the AL with a 2.25 ERA.

However, October was cruel to the right-hander. He allowed nine runs, including four homers, over 6 1/3 innings in two postseason starts, hardly what he or the Indians expected.

Kluber overcame a back issue earlier this season and it flared up this fall.

"He's fighting a lot," Francona said. "I think you also have to respect the fact that guy wants to go out there and he's our horse. And sometimes it doesn't work."

Failure prompts calls for US soccer 'revolution'

COUVA, Trinidad (AP)—When soccer holds its world's fair in Russia next June, the American pavilion will be glaringly absent.

A bumbling, stumbling, tumbling World Cup qualifying campaign ended Tuesday night with a calamitous 2-1 loss to already eliminated Trinidad and Tobago, the 99th-ranked nation in the world, when merely a tie was necessary to eke out the final automatic World Cup berth from one of soccer's weakest regions.

"Unacceptable," tweeted former Health and Human Services Secretary Donna Shalala, a U.S. Soccer Federation board member. "For us in USSoccer more than a wake-up call. Time for revolution. Need long term plan that is smart."

After American soccer's Waterloo, the fallout almost surely will lead to a new coach and possibly a new USSF head. There also figure to be calls for a reexamination of the player development structure, from youth teams through academies designed with the hope of producing elite prospects.

"There is no denying that this is a setback for all of us involved with the game in our country," Major League Soccer said in a statement.

New York Cosmos owner Rocco Commisso, chairman of the lower-level North American Soccer League that has sued the USSF, called for federation President Sunil Gulati to resign along with board members and senior administrators he put in place.

"In the almost 12 years during which Sunil Gulati has been the USSF's president, little or nothing has been done to enhance our prospects," Commisso said in a statement. "The leadership of U.S. Soccer has failed all of its stakeholders: players, fans, sponsors and those of us who have invested in professional soccer. Getting back on track requires fundamental change in the structure and management of the sport in our country, starting with a change in the federation's leadership."

While fans fulminated over the front office, the next national team coach must instigate a ruthless roster purge. The Tim Howard/Clint Dempsey/Michael Bradley era is over, and pretty much any player older than 26 will be past his past his prime when the World Cup in Qatar kicks off in November 2022. The Americans won't even play a competitive match for nearly two years, until the 2019 CONCACAF Gold Cup.

By then, Christian Pulisic, at 19 already the top American, should be surrounded



with other players on the rise, such as 19-year-old midfielder Weston McKennie, who has started Schalke's last three games in the German Bundesliga. Haji Wright, a 19-year-old winger loaned from Schalke to second-division Sandhausen, is another top prospect along with forward Josh Sargent, who agreed last month to sign with Werder Bremen on his 18th birthday

in February

Matt Miazga and Cameron Carter-Vickers should be tested in defense as the team reorients to 2022.

A shocked Gulati was measured in his reaction.

"You don't have wholesale changes based on the ball being 2 inches wide or 2 inches in," he said. "We will look at



everything, obviously, and all of our programs, both the national team and all the development stuff. But we've got a lot of pieces in place that we think are very good and have been coming along."

The U.S. returned to the World Cup in 1990 after a 40-year absence, and soccer grew at an exponential rate,

helped by the U.S. hosting the tournament in 1994. Major League Soccer launched two years later; cable television and the Internet brought top European clubs to American televisions and later laptops and cell phones.

European clubs discovered there was huge money to be made by playing preseason exhibitions across the pond, growing the sport's audience.

United States' Paul Arriola, center, jumps for a header with Trinidad and Tobago's Kevan George, right, during a 2018 World Cup qualifying soccer match in Couva, Trinidad, Tuesday, Oct. 10, 2017.

American sponsors started treating soccer like a major sport, if not at the level of the NFL, baseball and the NBA, at least as prominent as the NHL, golf and tennis.

Still, the national team peaked with its quarterfinal appearance at the 2002 World Cup. The U.S. failed to qualify for the 2012 and 2016 men's Olympic soccer tournaments, a generational talent gap evident when a creaky defense repeatedly broke down during qualifying. There were no young goalkeepers considered challengers to Howard and Brad Guzan.

"This has been coming for a while. I think it's just kind of been building up," former U.S. defender Marcelo Balboa said Wednesday.

Elected head of the USSF in 2006 after a quarter-century helping build the national team and federation, Gulati has not said whether he will seek a fourth and final four-year term in February.

More immediately, a decision must be made on whether the national team plays exhibitions during the November fixture dates and who will coach. Bruce Arena, brought back when Jurgen Klinsmann was fired last November after a 0-2 start in the hexagonal, figures to depart later this year or next.

Legal experts split on if NFL can punish for anthem protests



WASHINGTON (AP)—Jerry Jones may want to bench Dallas Cowboy players who don't stand for the national anthem, but NFL owners could find themselves facing a First Amendment lawsuit if they punish football players or coaches for their protests after taking government money into the private business of professional football.

The NFL is a private business—and the First Amendment only protects Americans from free speech abuses from the government. But legal experts differ on whether the teams who play in publicly-funded stadiums or who accepted government money in exchange for patriotic displays like the national anthem could find themselves legally exposed if they punish kneeling players.

The money exchanged between governments and pro

football teams could mean that discipline enforced by the team could be "fairly attributed to a government entity, meaning the employer could not discipline someone for taking a political position," Harvard Law School professor Mark Tushnet said.

A judge could find it "relevant that some of the stadiums have been constructed with public support and may get continuing public subsidies," Tushnet said. "It may be relevant that some of these practices were instituted in cooperation with the national military."

"If the government pays for the patriotic display and the firing is a result of the behavior being deemed insufficiently patriotic, it is conceivable that a claim could then be articulated," said Floyd Abrams, a First Amendment attorney in New York.

The NFL has been embroiled in controversy over players using the national

anthem before games as a platform for protest. Former 49ers quarterback Colin Kaepernick started the movement last season when he refused to stand during the anthem to protest racial inequality and police brutality. Kaepernick remains unsigned and wants to resume his career, but other NFL players have picked up his cause and kneeled, sat or made other gestures during "The Star Spangled Banner."

Jones, one of the NFL's most powerful owners, has said the NFL can't leave the impression that it tolerates players disrespecting the flag and said any Cowboys doing so will not play.

"If you do not honor and stand for the flag in a way that a lot of our fans think that you should, if that's not the case, then you won't play," Jones said Tuesday on a Dallas radio station.

Public money is inextricably linked with the NFL.

The vast majority of NFL stadiums were constructed or renovated with public money, including the Cowboys' home in Arlington, Texas. The Taxpayer Protection Alliance rated AT&T Stadium as one of the most egregious abuses of taxpayer money, saying the cost to taxpayers has been about \$444 million.

And the NFL was paid by the military for at least four seasons for its patriotic displays during pregame, as part of defense spending to market to potential recruits. After complaints from Arizona Sens. Jeff Flake and John McCain, the NFL in 2016 repaid the government more than \$700,000 covering payments from four NFL seasons, 2012-2015, for activities including performances of the national anthem, full-field flag details and on-field color guard performances.

There is no guarantee that a First Amendment lawsuit

would succeed against pro teams even if they have accepted government money, Tushnet said. Other legal experts dismiss the idea of any kind First Amendment lawsuit against NFL teams being successful. Rules for NFL player conduct are also spelled out in the league's rulebook, personal conduct policy and the collective bargaining agreement.

"If it is a private stadium, it is not a public forum and the person imposing the rule is not a government actor," said Stephen F. Ross, director of the Penn State University Institute for Sports Law, Policy, and Research. "Even in public stadia, you do not have the right to free speech."

Public funding of stadiums doesn't change that, Ross said. He compared the funds to when governments provide subsidies to move an auto plant from one state to another.

LeBron aggravates ankle injury; in doubt vs Celtics



CLEVELAND (AP) — LeBron James won't play again this preseason, and there's a chance he'll miss Cleveland's hyped opener with Boston.

James didn't practice Wednesday, a day after he made his exhibition debut after being slowed by a sprained left ankle sustained Sept. 27. Cavs coach Tyronn Lue said the four-time MVP is sore and has been ruled out of Cleveland's final preseason game Friday night in Orlando.

As for James' status for Tuesday night's game against the Celtics and former Cavs All-Star guard Kyrie Irving, Lue was non-committal.

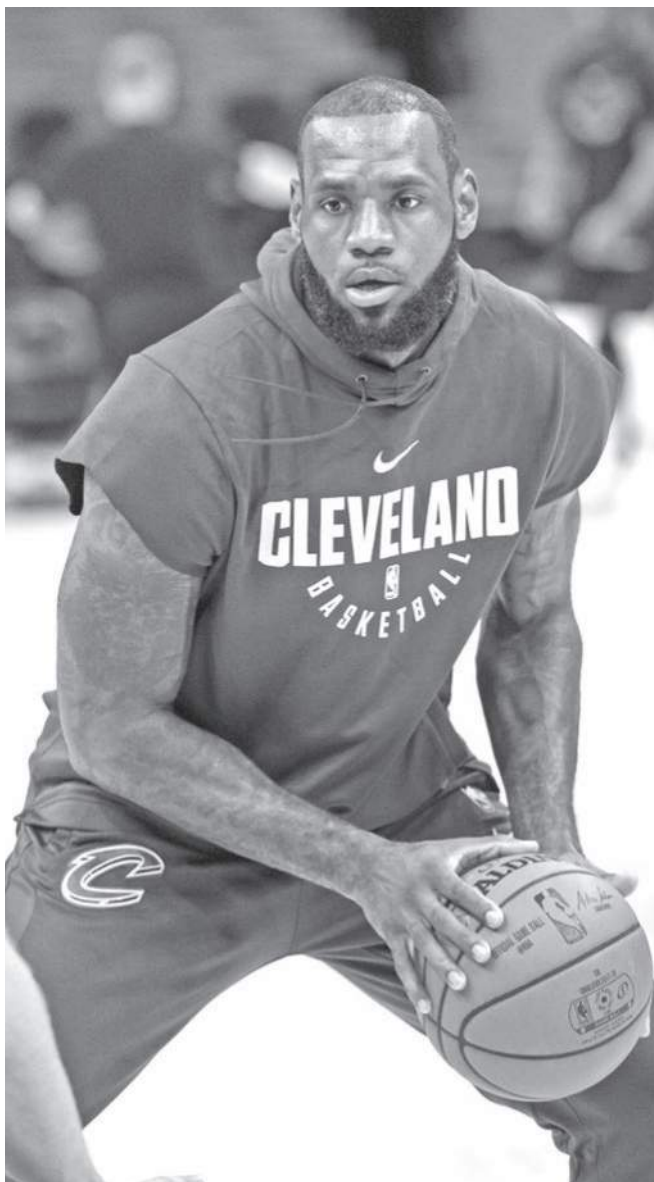
"Not sure," Lue said. "Got treatment all day today, so I'm not sure if we should be concerned or not. But it's pretty sore today so we'll just see what happens."

Lue said James is upset that his ankle is still an issue.

"Pretty mad, pretty pissed off," Lue said "But I mean, it is what it is."

James did not speak to reporters following Wednesday's practice.

He aggravated his ankle Tuesday night against Chicago as the Cavs unveiled a new starting lineup featuring James, Derrick Rose, Dwyane Wade, Jae Crowder and Kevin Love. James scored 17 points and had eight turnovers, but the defending Eastern Confer-



Cleveland Cavaliers' LeBron James warms up before playing an NBA preseason basketball game against the Chicago Bulls in Cleveland, Tuesday, Oct. 10, 2017.

ence champions fell to 0-4 and it's apparent their new lineup is going to need a lot more

time together. There were few sparkling moments as the group was mostly out of sync.

Lue said J.R. Smith will rejoin the starting lineup while James is out and guard Jose Calderon will enter the rotation.

For now, James' injury will prevent the Cavs from working out their offensive kinks. Lue said he's had to alter some plans already.

"It's a challenge when you've got a new team and you want to incorporate stuff, but you don't want to go too fast, you don't want to go too slow," he said. "You want to see what works. So we kind of scrapped some of the stuff we've been doing and we're going to just go in a different direction offensively with that first unit."

James wanted to play even though he wasn't at full speed. Following the game, he hinted that he might need more time off.

"I definitely wanted to test it tonight knowing that at least if I tested it tonight, I have a week until the regular season started if I don't play in the game on Friday," he said.

The 32-year-old James has never missed an opener in 14 seasons, and this one has some special sizzle.

Irving demanded to be traded during the summer and he and James have taken some shots at each other in the past two months.

Kyrie says Boston is 'a real, live sports city'
Boston star Kyrie Irving has

added more spice to the Celtics-Cleveland season opener.

Irving, who asked to be traded out of Cleveland and wound up with the Celtics this summer after three straight NBA Finals trips with James and the Cavaliers, says he sees "a vast difference" between the cities.

"Boston, I'm driving in and (thinking), 'I'm really play-

ing in a real, live sports city?'" Irving told reporters Wednesday, in comments published by The Charlotte Observer.

"A lot of different cultures, food and people. You get it all, especially in Boston," Irving also said. "You would go to Cleveland, and it would be at nighttime, and things would be going on, but you just see a vast difference."

PBT

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backstroke—the PBT getters were SSC swimmers and siblings Lennosuke (1:12.69) and Jinnosuke (1:14.95) Suzuki and Tsunami Saipan's Ashley Dangol (1:14.43) and Asaka Litulumar (1:33.37).

In the 200m freestyle, Dolphin Club Saipan's Michael Hidalgo and Feliciano Holandez registered PBTs of 4:32.82 and 3:50.78, respectively, while Tsunami Saipan's Isaiah Aleksenko duplicated the feat with his 2:21.41.

In the 50m butterfly, the Top

4 finishers in the girls 9 to 10 age groups all logged PBTs. Tsunami Saipan's Maria Batallones led the group with her 44.87 seconds and was followed by SSC's Andrei Kaith Lynn Chavez (45.93), Braxton (47.30), and Sikkell (51.92). Completing the roster of PBT getters in the sprint event were Aasish (35.62), Kouki Watanabe (41.15), Takeru Jim (53.68), Hans Xu (34.89), Nelson (30.36), and Joseph Zhang (38.22).

Meanwhile, results in the events nine to 17 will be reported in *Saipan Tribune's* Monday edition.

MOC

From Page 43

season. Napu competed and scrimmaged against their own teams in the sprints and distance events.

Teams from MPP, MOC, SPC, and Napu competed in the 250m, 500m, and 1,000m. MOC and MPP Clubs entered two men's and women's squads, respectively, while SPC had one men's and one women's squad. In the junior division, Napu and SPC each entered one boys and one girls team.

"We thank all the parents,

junior paddlers, coaches, clubs, and all our paddlers for a wonderful and successful 2017 season," race director Ed Johnson said.

"The NMNPSF looks forward to a better season in 2018 as it prepares to host the Micro Cup here next year," NMNPSF head Justin Andrew added.

The group also acknowledged the generous contributions of Napu and Saipan Outrigger Canoe Club for making their canoes available to teams from the different clubs. (*Saipan Tribune*)

WHITE

From Page 43

ers. Ocampo also finished in twin digits with his 13 points.

Vendette, which is winless in three games, was led by the 13 points apiece of James Dela Cruz and Gino Libuw.

In the second game, Empe Light capitalized on the short-handed Gold Ballers for the 20-point winning margin.

Gold Ballers fielded only six players against Empe Light, but despite of its depleted lineup, it kept Empe Light within striking distance in the first two quarters. Gold Ballers even tied the match at the end of the first canto, 28-28, and was just behind by 7 at halftime, 51-58.

However, fatigue took its toll on the Gold Ballers in the third period, while Empe Light had better numbers in manpower to threaten a breakaway. With the Gold Ballers not having enough players to keep up with Empe Light, the latter eventually sealed the

win early in the fourth canto.

Sean Rabasto top-scored for Empe Light with his 24 points, while Sonny Lerio chipped in 17. Haejun Park, Olan Tengco, and Jerome Reyes also tallied double figures with 13, 12, and 11, respectively. Dan Mateo led all scorers with his 28 markers.

First Game

White Haus 97—Mateo 25, Barbo 23, Tabora 21, Ocampo 13, Hernandez 8, Nonato 7.

Vendetta 84—Dela Cruz 14, Libuw 13, Estolas 12, Gomez 12, Orbeta 10, Castro 10, Tenorio 9, Sablan 2, Bucalig 2.

Scoring by quarters: 25-18, 49-42, 77-65, 97-84.

Second Game

Empe Light 104—Rabasto 24, Lerio 17, Park 13, Tengco 12, Reyes 11, Peredo 9, Leung 8, Espinosa 7.

Gold Ballers 84—Mateo 28, Cortez 27, Leomo 12, Avila 10, Factor 5.

Scoring by quarters: 28-28, 58-51, 80-68, 104-84.

SIS

From Page 44

also of ACS will spearhead the girls side. They were the Top 3 placers in the girls U18 division of last Saturday's races with times of 23:44, 24:01, and 28:04, respectively. Malika Miyawaki of SIS and Agape's Tianbo Zhang and Ying Zhang are the other members of the girls squad.

The CNMI runners had their practice at 5am yesterday at the American Memorial Park and the Beach Road Pathway.

SIS head master Ronald Edward Snyder will coach the 12-member CNMI team with ACS principal Rev. Kok H. Pang as his assistant. NMA secretary general Robin Sapong will accompany them as team manager.

Snyder said their practice focused on checking the pace of the runners.

"We just wanted them to get their pace. I'm proud of the dedication they showed since they gave up extra hours of sleep time just to practice. This is a quality that coaches look into with their runners."

Meanwhile, Sapong said NMA's annual cross country race is part of their efforts to continue promoting a healthy lifestyle among the youth and also improve the skills of CNMI's athletes.

NMA will partially assist in the cost of airfare and accommodation of Team CNMI for its Guam trip. The squad will join runners from other schools in a meet and greet with two former Olympians in Micronesia and Micronesian Games gold medalists and record holders.

Christian Academy in Ja-

Wu made it to Round 2 after eliminating the Philippines' Rafaella Jean Villanueva, 6-0, 6-1.

Zheng and Lee are at the top half of the draw and are joined in the quarterfinals by Thailand's Mannanchaya Sawangkaew and Australia's Olivia Gadecki. At the bottom half, three of the four Round of 8 berths were already taken with No. 2 and Korea's Sohyun Park, Japan's Sakura Hosogi, and Australia's Ivana Popovic qualifying. China's Jiaqi Wang and Kazakhstan's Anastassiya Astakhova will

battle for the last quarterfinal ticket today.

In the doubles event, Lee and her Australian teammate Chiara Di Tommaso are also in the quarterfinals. The No. 6 pair drew a bye in the first round and then topped India's Annika Kannan and the U.S.' Anjali Mogili, 6-2, 6-3, to advance to the quarterfinals. Lee and Di Tommaso's next opponent are India's Sailsa Aher and Indonesia's Joleta Budiman, who came from a 0-6, 7-5, 10-7 upset win over No. 2 seed Hosogi and Wang.

The ongoing tournament

in Sarawak is Lee's second competition in Malaysia and it is a Grade 3 event, offering more ITF Juniors ranking points. In last week's 1st ITF Perlis Junior Championship 2017, the 15-year-old Lee got 20 points for placing second in the doubles and another 20 for her semis appearance in the singles play.

Sixty and 45 ranking points will be given to the singles champion and runner-up in the 30th Sarawak Chief Minister's Cup, while the doubles winners will receive 50 and the second finishers will get 30.

CAROL

From Page 44

third round and posted a 6-2, 6-4 triumph to make it to the quarterfinals.

In the Round of 8 that will be played today, Lee will have a tougher foe in the No. 1 seed Qinwen Zhang of China. Zheng marched into the quarterfinals after sweeping Chinese-Taipei's Ssu-Yi Wu, 6-2, 6-0, and Australia's Megan Smith, 6-3, 6-3. Smith entered Round 3 following a 6-3, 6-4 victory against Indonesia's Joleta Budiman, 6-3, 6-4, while

Paire, U16 Developmental Team triumph

By ROSELYN B. MONROYO
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REPORTER

Paire Football Club and the U16 Developmental Team recorded close wins in their respective divisions in the 2017 Dove Women's Fall League last Wednesday at the TSL Sports Complex.

In the Division A match, the U16 Developmental Team slipped past Shirley's Football Club, 6-5, while in the Division B tiff, Paire edged MY Pros, 4-2.

Leisha Sally knocked in the winning goal for U16 Developmental Team in the

Dove

40th minute and she also hit the equalizer three minutes earlier.

Stella McCallion, Katrina Costales, and Therize Millari were the other U16 Developmental Team players who scored in the tight match, lighting up the board in the fifth, 26th, and 30th minute, respectively. The U16 Developmental Team got an own goal in the 27th minute, trimming Shirley's lead to one at

ROSELYN B. MONROYO

Paire Football Club's Miles River, left, battles MY Pros' Natalie Hill for possession during the second half of their game in the 2017 Dove Women's Fall League last Wednesday at the TSL Sports Complex.

the break, 2-3.

Shirley's posted its first goal in the seventh minute, courtesy of Mia Carreon to tie the match and she made it back-to-back two minutes later to put her team on top. Diana Maniacop then added one more in the 18th minute to keep Shirley's shaky lead at halftime.

Maniacop went on to earn a hat trick with her goals in the 26th and 30th minute, but failed to save Shirley's, as Leisha countered with a pair of shots to steal the win.

In the Division B match, former CNMI Women's National Team player Patricia Coleman scored two goals to lift Paire to victory over MY Pros.

Also finding the back of the net for Paire were Miles River and Tasilyn Ramon, while Mel Borja and Ferleen Es-mundo tallied one goal apiece for MY Pros.



White Haus, Empe Light top opponents

By ROSELYN B. MONROYO
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REPORTER

White Haus and Empe Light gained momentum in the third quarter to

cruise past their respective foes in the 2nd Ali'i Blue Haus Invitational Basketball League last Wednesday at the Gillette Multipurpose Gymnasium.

Empe Light crushed Gold Ballers in the nightcap, 104-84, for its second win in five games, while White Haus moved up to a 3-2 record following a 97-84 triumph over Vendetta in the curtain-raiser.

White Haus could not keep Vendetta away in the first half, leading by only 7 at the break, 49-42, before finally building a double-digit spread in the third period, 77-65. Darwin Barbo and Nate Mateo helped White Haus

widen the gap, as they combined for 22 of the squad's 28 markers in the crucial

Ali'i
BLUE HAUS

third canto. Barbo scored 12 points, while Mateo added 10, 6 of them came from downtown.

Mateo and Barbo then slowed down in the fourth period, but that did not cause problems to White Haus, as Jun Tabora and Alex Ocampo stepped in to keep the squad's safe distance. Tabora drilled White Haus' first 8 points in the fourth period, while Ocampo put icing on the cake, firing the team's last 8 points.

Tabora, Barbo, and Mateo ended up recording 20-plus points in their 13-point victory with the former making 21 point and the latter registering 25. Barbo had 23 mark-

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ROSELYN B. MONROYO

Empe Light's Haejun Park, center, muscles his way through the defense of Gold Ballers' Kevin Leomo, left, while the latter's teammate Prince Factor looks on during the first quarter of their game in the IT&E-sponsored Ali'i Blue Haus caging last Wednesday at the Gillette Multipurpose Gymnasium.

MOC, MPP paddlers take perpetual trophies

The Northern Marianas National Paddle Sports Federation's 2017 Canoe Paddling Season concluded with the last run of the distance races last Sunday.



CONTRIBUTED PHOTOS

Marianas Outrigger Club paddlers receive the perpetual trophy from Northern Marianas National Paddle Sports Federation during the short awards presentation last weekend



CONTRIBUTED PHOTO

Officials of the Northern Marianas National Paddle Sports Federation pose with Marianas Pacific Paddlers' women's team that won the perpetual trophy in the 2017 Canoe Paddling Season last Sunday at Kilili Beach.

Women's teams from Marianas Pacific Paddlers and Saipan Paddling Club (SPC) competed in the open women's eight-mile course, while Marianas Outrigger Club and Saipan Paddling Club (SPC) entered the open men's 10-mile race.

MPP women's crew ended up winning the three-round series that started in August with their strong performance in the eight-mile course. MOC paddlers, on the other hand, continued their dominance in the men's division as they defeated SPC in all three races.

Perpetual trophies were awarded to both MPP women's team and MOC men's squad.

Meanwhile, SPC's junior paddlers entered the last race series as a practice run and scrimmage against Napu Outrigger Club's junior crew. Both squads will be competing in the 2017 Micro Cup in Guam later this month.

SPC's junior paddlers had only two weeks to train but decided to enter and race to get first hand experience. On the other hand, Napu's junior girls and boys teams showed everyone how much they are committed to the sports by entering the races for the whole

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**Yanks
complete
comeback,
beat Indians**

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**Failure
prompts calls
for US soccer
'revolution'**

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SAIPAN TRIBUNE



SIS, Agape runners off to AsPac X-Country

By **JON PEREZ**
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REPORTER

High school runners from Saipan International School and Agape Christian School will be making a trip down south for the 2017 Asia Pacific Invitational Cross Country Championships set in Guam on Oct. 20 and 21.

Agape and SIS cross country runners will represent the CNMI in the annual event that will also have competitors from Japan, South Korea, Palau, and the Philippines aside from the host.



JON PEREZ

Saipan International School's Tania Tan is near completion of the race in the second leg of the Northern Marianas Athletics 2017 Cross Country Series last Saturday at the Airport Field.

Members of the boys and girls teams were the Top 6 runners in the U18 division of the first two legs of the Northern Marianas Athletics 2017 Cross Country Series. Agape's Jonathan Xiong will be leading the six-member boys squad and will be joined by his schoolmates Peter Wang and Daiwai Cai, and SIS' Alex Sohoon Park, Jae Hyuk Jung, and Clayton Tyler Izuka. Xiong (20:29), Wang (21:25), and Cai (22:24) were the Top 3 finishers in the boys' U18 division of the second leg of the NMA Cross Country Series held last Saturday at the Airport Field.

Mt. Carmel School's Christian Villacrusis, who topped the first leg and a frequent contender in NMA's annual race, was supposed to join Team CNMI but begged off due to academic commitments.

Agape's Ella Zhang, SIS' Tania Tan, and Amelia Yu

See SIS on Page 42

PBT rush in first swim meet

Carol still in contention

By **ROSELYN B. MONROYO**
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REPORTER

The CNMI's Carol Lee is still in the race for the singles and doubles titles in the 30th Sarawak Chief Minister's Cup.

In the singles event, Lee won her first two matches to move into the quarterfinal round of the 48-player field.



The No. 8 seed debuted with an impressive 6-0, 6-0 victory over Nurshameem Shamsudini of Malaysia last Wednesday at the Sarawak Lawn Tennis Association Centre in Kuching. The Commonwealth bet then was pitted against China's Yuijiao Chen in yesterday's

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ROSELYN B. MONROYO

Carol Lee, seen here getting ready to serve, is in the quarterfinals of the singles and doubles event of the 30th Sarawak Chief Minister's Cup that is being played in Malaysia.



ROSELYN B. MONROYO
A Tsunami Saipan swimmer competes in the 100m breaststroke event of the Northern Mariana Islands Swimming Federation Opening Meet held last Saturday at the Kan Pacific Swimming Pool.

By **ROSELYN B. MONROYO**
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REPORTER

Personal best times were made one after another during the Northern Mariana Islands Swimming Federation Opening Meet for the 2017-2018 season held last Saturday at the Kan Pacific Swimming Pool.

In the first nine events out of the 17 races last weekend, Saipan Swim Club, Tsunami Swimming Center Saipan, and Dolphin Club Saipan members combined for 35 PBTs

with most of them (11) recorded in the 50m backstroke.

Tsunami Saipan's Juhn Tenorio was the fastest in the 50m backstroke with his PBT of 31.31 seconds. Also setting

PBTs in the one-lap race were SSC's Kento Akimaru (32.38 seconds), Jinnosuke Suzuki (35.37), and Michael Miller (58.83) and Tsunami Saipan's Ashley Dangol (34.37) and Shuman Barman (58.88). In the girls 9 to 10 age group, five earned PBTs: SSC's Andrei Kaith Lynn Chavez (49.62), Aoi Braxton (51.88), Savita Sikkell (52.35), and Jan Marini Milo (1:09.98) and Tsunami Saipan's Shoko Litulumar (44.81).

For the first event of the competition—the 800m freestyle race—SSC's Jinie Thompson and Anthony



**Northern Mariana Islands
Swimming Federation**

Camacho-Deleon Guerrero got PBTs of 13:27.77 and 11:07.02, respectively.

Up next was the 100m butterfly and three posted PBTs—all of them were Tsunami Saipan swimmers. Nelson Batallones' PBT read at 1:06.97, while Aasish Dangol and Aika Watanabe clocked in at 1:20.31 and 1:16.19, respectively.

In Event No. 4—the 100m

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